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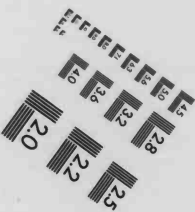
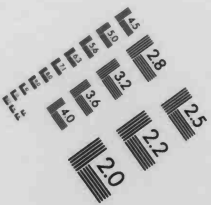
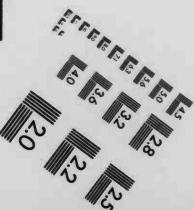
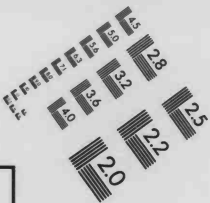
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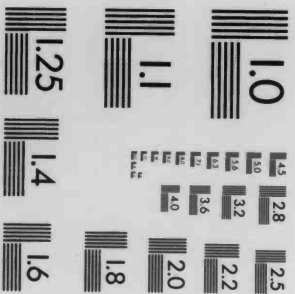
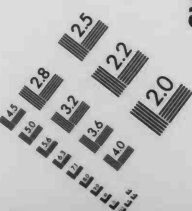


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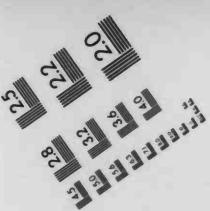
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Advertising  
Property Insurance

J. W. LONGNECKER  
AND  
A. W. SPAULDING, B.Sc.

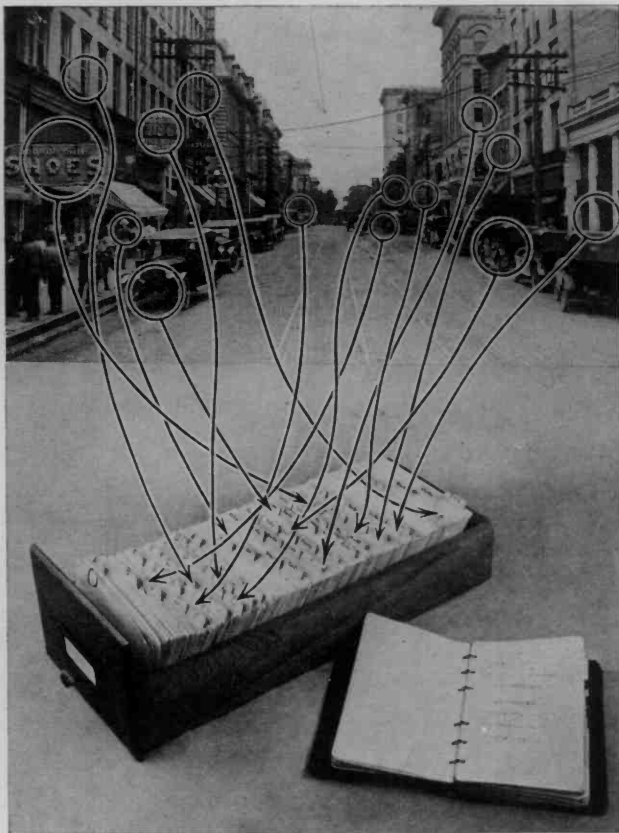
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School of Business



A graphic illustration of the possibilities in a good mailing list. A file drawer full of prospect cards is not particularly interesting in itself, but the agent with vision sees, not cards, but merchants who need business interruption insurance, lawyers who need bonds, car owners who need theft insurance and home owners who have no windstorm policies.

## ADVERTISING PROPERTY INSURANCE





# Advertising Property Insurance

By

J. W. LONGNECKER

Advertising Manager Hartford Fire Insurance Company, Hartford, Conn.; Hartford Accident and Indemnity Company, Hartford, Conn.; The Hartford Live Stock Insurance Company, New York, N. Y.; The Citizens Insurance Company, St. Louis, Mo.; The Federal Insurance Company, Newark, N. J.; Editor "The Hartford Agent"; Editor "The Citizens"; Chairman of the First District (New England) of International Advertising Association; Past President Hartford Advertising Club; First Secretary-Treasurer of the Insurance Advertising Conference.

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ADVERTISING PROPERTY INSURANCE

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Preface

THIS book is intended to be a study of advertising, its theory, purpose and application to the business of insurance, as conducted by stock companies. It is restricted to certain kinds of insurance which indemnify owners for losses caused by the damage or destruction of physical property, and deals particularly with the varied kinds of insurance issued by the stock fire insurance companies; that is, those companies that are operated as corporations and are known as agency companies.

In spirit and development it centers around a saying common to the business and frequently quoted wherever two or more insurance men get together to talk shop. That saying is, "Insurance must be sold; it is never bought", and while subject to the exceptions of the occasional customers who realize a need of protection and buy of their own accord over some agent's counter, the sentence is quite generally accepted as a basic truth of the business. It is the idea it conveys that is important. It goes through the whole fabric of insurance against financial loss to firms and individuals caused by the destruction of property.

"Insurance must be sold; it is never bought", is a slogan. It colors the thinking of every insurance salesman; it influences the judgment of every insurance executive; and is reflected in all insurance advertising.

Undismayed, this book asks, "What of it?"

And then there is another problem that looms large in applying to advertising of insurance the rules and precepts laid down by those who have pioneered in other lines, and having found a way have charted it for others who would carry it on. We are told by the courts that insurance is not commerce. The home office, while a bustling institution,



makes no commodity. Nobody wants insurance, though property owners buy it freely. It appeals to none of the senses. You cannot taste it, smell it, or hear it. You cannot feel it, even though you hold a policy in your hands. You cannot see what you will get in the way of direct or personal benefits, for only a comparatively few persons suffer loss and receive indemnity. Therefore the application of advertising to the sale of insurance is restricted by the very nature of the business.

Nor is that all. An aggressive company is further restricted in its use of advertising by another peculiarity of standard old-line stock insurance. All such companies are required by law, or rating organizations, to charge the same rates on a given risk. There can be no bargain appeal in advertising to promote the sale of property insurance.

If that array of obstacles is not enough to make an advertiser, or an advertising man, throw up his hands, there is a further element that makes this a business truly different from merchandising as commonly understood. It is this: All policies of the stock fire insurance companies on a given risk read, or should read, exactly alike. The forms used on the contracts are identical, even to the size of the type used in printing the policies. In property insurance publicity there is no opportunity to advertise that one policy carries an extra inducement for a prospect to buy that company's contract rather than another's.

But advertising has overcome many handicaps in other complicated lines of business, so again this book asks, "What of it?"

Property insurance is sold, in the United States, almost universally by local agents. These agents, so far as their territory is concerned, are the company. However, there is this difference in the local agency of a certain insurance company and, let us say, a standard automobile. The insurance agent may represent from one to fifty companies, all of a class selling the same kind of protection, whereas

if he went into the automobile business he would sell only one car of a class. The local agent is paid for his work on a commission basis and the scale of commission is supposed to be uniform. It is the same for all companies in the leading agencies of the country.

The sales organization of an insurance company is further complicated from an advertising point of view by the necessity of a wide distribution of a company's business both by classes of risks and the geographical location of those risks. The very basis of property insurance is wide spread distribution. Policies must be secured covering property in small towns and villages to balance the premium income from the great congested cities. The cottage must be insured to balance the hazards of the sky-scraping city block. To further complicate the work of the insurance advertiser, only a part of the insurance on high valued properties can safely and properly be written by any one company.

In ordinary merchandising, about the only question a seller need concern himself about is the buyer's ability to pay. Not so in the insurance world, for here the seller must investigate into the moral hazard of his customers—for unless there is an active desire to preserve the property offered as a subject of insurance, the transaction is more than likely to prove disastrous to the seller—the advertiser in this study we have undertaken. Not all lines of property insurance are equally profitable at any period of time or over any term of years. Profits, if any, from underwriting are low, so low indeed that often for years at a time the premium income is not equal to the outgo in losses and expenses. Money invested in advertising by insurance companies is classed as an expense and it cannot legally show its results in good will in the financial statement of the company.

Surely here is a strange, complicated involved business set-up. An advertising manager of an insurance company

spends more time and effort deciding what cannot be done, and why it cannot, than in planning what can be done, and how to do it.

In spite of all these handicaps this book continues to ask, "What of it?"

The past two decades have seen daring things done in the advertising of property insurance. Perhaps the offering of another book on advertising, featuring such a prosaic subject as insurance, is an audacious attempt. What of it? Having no precedents, we of the insurance world have had to learn many things by the age-old method of trial and error. Having nobody who could tell us what we could safely do, we have had no warning of pitfalls. If we have blundered, we trust we have blundered forward.

As co-authors this is not the first project we have worked on based solely on an unlimited faith in the men who labor and wear out sole leather because "insurance must be sold; it is never bought." We know that we have helped sell insurance by advertising; we hope this work will help sell more of it.

We have turned freely to the advertising of a single company for inspiration, example and illustration. We have done this because, like anybody who would deal with facts, we must use the material at hand. In relating experience it is safest to go to the work we know to be true because of our personal part in it.

Each paragraph has been considered in its relation to the problems of the local insurance agents of America. If we have contributed something to the insurance business we shall feel well paid for our labor. In addition, we have been happy in the belief that this book may add to the record of advertising and be useful to the members of our craft.

J. W. LONGNECKER  
A. W. SPAULDING

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## INTRODUCTION

### To

### Advertising Property Insurance

A SHORT time ago I had a letter from the head of the Technology Department of one of the leading New England libraries, bewailing the fact there were not more books teaching us how to advertise specific products.

On the general subject of advertising there are books galore, but only a few in which the theory is worked out in practice and applied to the job in hand.

In that admirable bibliography, "2400 Business Books", compiled under the direction of John Cotton Dana, the able administrator of Newark Public Library, are listed a baker's dozen books, each devoted entirely to the advertising of one product—banks, automobiles, public utilities, real estate, and a few other articles of barter and sale, but these are only the beginning. If your line happens to be fire insurance, a book on bank advertising will not help you much. My correspondent felt that there was need for more such books, that if they did not exist they should be produced at once. He is certainly right, and he is going to have his wish. The first answer is the book you hold in your hand.

J. W. Longnecker and A. W. Spaulding, the authors of "Advertising Property Insurance," have the inestimable advantage of knowing their subject from the inside. They learned what they know in that dearest of private schools, experience. Each has spent his business life in advertising work, and a very large part of it in insurance advertising. They are both doers before they are tellers, which is a primary requisite of writing a book to show others the way to do it. But being advertising men, writing is their natural

means of expression, and if advertising writing teaches anything, it teaches the art of saying what one has to say clearly and succinctly. Advertising must be understood, and that is not a bad quality for a book about advertising.

The authors of this book are two men whose experience in advertising insurance has been long, wide and deep. The book they have written is practical, a "how to" book. It is a by-product of their daily jobs. Their work has been and is advertising insurance, fire, accident, indemnity—nationally for the parent company, and locally through insurance agents and representatives. They have learned by doing. They know what can be done, and what is even more essential, what cannot be done. They have employed the deductive rather than the inductive method. They secured their facts first and deduced their reasons from them, instead of thinking up reasons and then seeing if the facts backed them up. The book is as practical as a steam shovel, or a safety razor—a book made to do a certain job, which it does with the thoroughness of an instrument of precision.

General advertising books are only a small help to the insurance agent. Few are able to apply general theories to specific instances. It is difficult for an insurance man, especially if he is not an advertising man, to apply a principle of advertising to selling fire insurance. As the Irishman observed, after listening to a lecture, "They tell ye it's illicitricity, but that doesn't explain how they make a hairpin burn in a bottle." There is a gap between theory and practice. This book bridges it. It tells what, when, how and where.

Of course, no advertising book is fool-proof. Something must be allowed for the human nature of the user. No two advertising instances are exactly alike, but this book comes as near duplicating the conditions in each territory where fire insurance is sold, and pointing out the best thing to do, as it is humanly possible for any book to come.

But it should not be forgotten that this is a work book, not a play book. It is a book to keep on your desk and consult frequently, not drop in your bag to while away a vacation. Nor will it do you any good even on your desk if it is allowed to collect dust. Joe Weber once told Lew Fields, while a vastly amused audience listened, that he had bought a Whitely Exerciser, but that it didn't do him any good. "Perhaps you don't use it enough," suggested Fields. "Why, do you have to use it?" asked Weber.

This book is like that. You have got to use it. Its mere purchase will not help you to sell any more fire insurance than if you bought a copy of the poems of Edna St. Vincent Millay. Neither will reading the book if it ends there. The idea is to buy the book, read it, and then put its suggestions in force. It is broad enough to include every man who sells insurance, wholesale or retail—not only fire insurance, but all the little brothers of fire insurance by which we are protected from loss through what contracts call "acts of God". There must be a certain amount of education in insurance advertising. Insurance is not a product that you buy over the counter and have wrapped up to take home with you. It is a service, something that exists and continues to exist until needed. Selling it demands producing a state of mind. This state of mind is the result of education, to turn people from happy-go-lucky opportunists into foresighted, prepared business men. Selling insurance is easy if the prospects are prepared to buy. The real work is preparing the mind. It is nothing to get the name on the dotted line from a man who wants insurance.

There are three ways by which a man can be brought to this state of mind. One is bitter experience. Like Job. On the morning after, when his three friends came and sat with him and said nothing, it is a pity none of them was an insurance agent. Job was prepared to see the value of insurance—fire, burglary, accident, tornado and live stock. But sometimes insurance after the fact is like locking the



stable after the camels have been stolen. The second is what the agent tells his prospects. It is limited to the number of personal contacts he can make in the working day. The third is advertising. It works all the time, on all the people, outside business hours as well as in. These three, experience, personal solicitation and advertising—but the greatest of these is advertising.

EARNEST ELMO CALKINS.

# ADVERTISING PROPERTY INSURANCE

## CHAPTER I

### The Old Question, "Does Advertising Pay?"

ANY discussion of the agent's part in the advertising of property insurance should start off with a warning—with the same warning the old family doctor used to give as he left some disagreeable medicine for his patient. "This isn't half as bad as it looks." There is a tendency on the part of a great many local agents to shy at the very word "advertising," and it is not an unnatural tendency because of the fact that the insurance business has not grown up on advertising but has *acquired* advertising largely during the past decade.

There has not been a single agency, however, that has not used advertising in some form or other. They have used it without realizing it, for advertising doesn't begin with the expenditure of money for printing and for space in publications. It begins with office signs and with the agent's own word-of-mouth admission that he is in the insurance business. When you try to differentiate between salesmanship and advertising you have a very difficult task, for really advertising is nothing more or less than printed salesmanship, and salesmanship, on the other hand, is really spoken advertising.

Much has been written about advertising "appropriations" and what per cent of an agency income should be spent for advertising, and a great deal has been said about

the desirability of "stepping out" and keeping one's agency name before the public.

Perhaps this "appropriation" idea and this suggestion that an agent "step out" has in some cases been misleading. Both of these expressions suggest large sums of money, at least sums that appear large to the average agent who has to pay office rent, buy new typewriters, hire stenographers, and meet other monthly bills that add to overhead.

#### Advertising Begins at Home

AS a matter of fact, advertising *doesn't* necessarily mean large sums of money and it may not even mean the expenditure of a single dollar. An advertising campaign may begin right in an agent's office with the use of a dust cloth, a broom and a pot of paint. The "campaign" may be extended to the cleaning of the windows and the hanging of a bright new sign outside the office. Housekeeping is advertising just as well as the expenditure of money in the local newspapers.

Then the advertising campaign may extend to the office stationery; the envelopes, the bill-heads and the other printed forms that are used every day in the year. An agent is advertising when he does everything possible to see to it that his stationery is attractive, that his bill-heads look as though he meant business, and that the general appearance and tone of the letters he dictates are pleasing to the people who receive them. There have been cases where merchants have found that their collections were improved simply because of the fact that they printed their bills on a better grade of paper and gave their printer instructions to dress them up with a bit of color and modern type.

#### "Incidental" Advertising

MANUFACTURERS have found that the very boxes or crates in which their products are packed are excellent advertising media because they pass through many

hands before they are finally delivered to the consumer. To quote *Printers Ink*:

A box "containing" or "carrying" Jones's Catsup can say that it contains fewer seeds and more flavor. This would at least tell something to the railroad men, truck drivers, jobber, his salesman, retailer, his clerk, perhaps the lady of the house to whom the box might go as a conveyor of the week-end supply of groceries. It costs Jones nothing whatever to print this advertisement on his boxes instead of the mere "Jones's Castup Company" or "Jones's Catsup."

**WE SELL**  
**The FOURTH ONE**

**T**HERE are four great basic necessities: food, shelter, raiment and freedom from care. Get what you need of these before you buy a fifth thing.

Insurance means "freedom from care." We sell it—the choicest commodity that any business organization is privileged to sell.

Ask us—without obligation—for any information on any insurance.

Call Vanderbilt 2619.

**THORSEN & THORSEN**  
Representatives  
of the Insured

33 VANDERBILT AVENUE

Here we have the word "insurance"—dull and uninteresting—translated and glorified. Thorsen & Thorsen sell "freedom from care" policies.

If an agent represents strong companies and is proud of the fact, he will be doing an excellent job of local publicity if he tells people this fact in a couple of simple sentences neatly printed on his envelopes, at the bottom of his letterheads and on his billheads. An agent is wasting a very valuable advertising opportunity if he fails to send out some form of advertising or good-will message with his renewals. A renewed policy, a bill and the ordinary form letter of transmittal is not a combination that is likely to gladden the heart of any agent's customer. In fact, this combination is a rather discouraging thing to find in one's morning mail. But a cordial letter from the agent, that is to all intents and purposes a personal letter to the policyholder, will help put the recipient in a better frame of mind to pay his bill and possibly to take out additional insurance where and when it is needed. That is advertising just as much as an elaborate direct mail campaign or a full-page in the local paper.

## Not a Matter of Magazine Pages

THE individual who thinks of advertising solely in terms of pages in national magazines is on the wrong track. He is what some advertising people call a "big space hound." He looks at the forest without seeing the trees and does not realize that national advertising is, after all, merely a background for a great mass of detailed sales and advertising activity that eventually comes right down to the use of dust cloths on the office furniture and Bon Ami on the windows.

Advertising doesn't necessarily begin with expense, but with common sense.

Now we come to the old question of whether or not advertising pays and whether or not it profits a local agent to broaden his views of advertising and to think of it as multiplying his own personality by means of printed messages.

Advertising pays or does not pay according to an agency's interpretation of "paying" and according to what the agency is trying to accomplish. If an agent is out to build good will, to keep his name before the public, to brand his agency as the leading agency in the community, then his advertising pays if it helps him to accomplish this result. On the other hand, if an agent expects his advertising to demonstrate, in the form of direct inquiries and direct business, that it produces sufficient premium income to make his investment in advertising profitable, then the agent expects a great deal too much in the way of returns and consequently will be dissatisfied if the advertising is not profitable according to his own ideas.

## When Does Advertising Pay?

IT is safe to say that in nine cases out of ten the agent who expects his advertising to bring him direct business and to show dollars and cents profit is doomed to disappointment, for the value of advertising, with a few exceptions, is not

## He Said We'd Lose!

WE TALKED with another insurance man about our proposed advertising campaign. He said we would gain nothing from the advertising. Informing the public about our brokerage service and methods of improving insurance coverage would cause the reader, so our friend said, to take up with his own broker any idea we might present which seemed of value.

*We hope our friend is wrong.*

Besides we are in the insurance business not only to increase our own resources but to help insurance generally. We are not the only good brokers, anyway. There are, for instance, such concerns as Davis-Dorland, Marsh and McLennan, T. R. and H. N. Fell, Johnson and Higgins, and Hamilton and Wade. They are all able and willing, just as we are, to go over your insurance policies and suggest—without obligation—any possible improvements. If you are not now being well served in your insurance matters, ask for Vanderbilt 2813. We can help you.

## THORSEN &amp; THORSEN

Representatives  
of the Insured

52 VANDERBILT AVENUE

This advertisement was published in New York newspapers as well as in *Printers' Ink*—an advertising magazine. Read the copy from beginning to end. In the second paragraph Thorsen & Thorsen very cleverly choose for their business associates a number of the outstanding brokers of the United States—and why not? This one advertisement focused on these brokers a powerful floodlight of publicity.

measured in this way. The exceptions are the mail order houses and retail establishments that sell as a rule on the strength of a price appeal and which can tell percentagewise exactly what to expect in the way of business from certain tried and tested types of advertisements.

The value of advertising from a local agency point of view cannot be measured in dollars and cents. It must be taken to a large extent on faith—faith that what has been done can be done again. Mr. C. G. Parlin, the head of the Research Department of the Curtis Publishing Company, tells of an interview he had with a certain director of a large manufacturing concern who was very much a doubting Thomas as when it came to the advertising appropriation that was being recommended for his company. He said to Mr. Parlin, "Can you prove to me

that these hundreds of thousands of dollars that you are suggesting we spend in an advertising campaign will bring us a profitable return? Can you prove that if we put this money into the space that you have for sale the results will justify the expenditure?"

Mr. Parlin argued with the director for some time without result and finally said:

"Mr. Blank, you have a son who is in preparatory school. You are investing a good bit of the boy's time and your own money in keeping him in school and the chances are you expect to send him from preparatory school to college. Now, can you justify this investment you are making in the boy's education? Can you sit down with the boy at the end of a school day or the end of a term or the end of a year and figure out a financial statement that will show that your money has produced a profitable return? You cannot, of course, and yet you wouldn't think for a minute of depriving your boy of these privileges of education and you are thoroughly satisfied in your own mind that the time of your boy and your own money are well spent. You know this because you know the value of an education and realize that the boy with the education has, according to the law of averages, a far better chance to succeed than the boy without it.

"Now, Mr. Blank, it is quite as impossible for us to evaluate the average advertising campaign as it is for you to measure in dollars and cents the results of your boy's education. But it is also true that out of a definite number of concerns who do not advertise and concerns that do advertise the latter will, in this day and generation, be the more likely to grow and prosper. We know, too, that what advertising has done it can do, and where it has built good will and formed an effective background for the sales program of other organizations like yours, it can if properly directed do the same thing for you."

#### Not Always the Fault of Advertising

**I**NSURANCE advertising, whether it be company advertising or agency advertising, must be entered into in the spirit of Mr. Parlin's remarks, and the old question as to

whether or not it pays must be answered just about as Mr. Parlin answered it. Of course advertising pays and pays handsomely provided it is good advertising. Advertising fails when it is poor advertising or when it is misapplied or when the individual or concern fails to employ proper methods to the operation of the business itself.

Agents themselves believe that advertising pays. Mr. W. M. McCrory of the W. M. McCrory Company, one of the largest agencies in Jacksonville, Florida, says:

"One of the important reasons for the growth of our agency is our advertising. Advertising is the force that like a great stream of water pressure tends to wash the rough diamonds from the ground. Frankly it is hard for me to conceive of an agency going ahead as it *should* go ahead unless a consistent program of advertising is followed.

"Our budget includes advertising just as it does salaries and office supplies. We believe that advertising is as essential to our business as are the policies received from our companies, and we have been converted to this belief from an advertising program carried on over a three-year period.

"Advertising must be consistent. Satisfactory results cannot be obtained from an occasional big display. A 'splurge' now and then is good, but it is a consistent use of a diversified message that counts. Our own experience is that window displays and newspapers secure the best results. Billboards help when they are carefully worked up and illuminated. "I am a firm believer in a good follow-up system; in a card index that will show how every policyholder stands, what lines he carries and what lines he ought to carry.

"Every agent can work out such a system to suit his own territory."

And from smaller towns there also comes enthusiastic testimony in favor of good advertising. Mr. M. W. Brown, an agent at Madison, Missouri, says:

"It may be that advertising won't sell insurance, but it goes a long way and it makes it a lot easier to sell. There has been no small amount of our business sold over our



DOUBT! Don't you carry accident insurance? Well, carefully! It's your money. Never had a claim.

**TWO** intelligent people this picture with its caption needs no comment. Ask us for the best accident policy.

Phone Vanderbilt 2813.

**THORSEN & THORSEN**  
Representatives  
of the Insured  
32 VANDERBILT AVENUE

**Purveyors of Wine**

**T**his word "drucker" originates in wine. The dealer bought it with a bunch of grapes and then asked to make a bug. A pleasant business.

The new meaning of the word, however, is pleasant and while we are discussing etymology remember that there are two meanings for two Latin words, in no way meaning "freedom from care" and that's what we sell.

If you are one of those who want your insurance policies to cover your property properly call Vanderbilt 2813.

**THORSEN & THORSEN**  
Representatives  
of the Insured  
32 VANDERBILT AVENUE

**40,000 feet in the air**  
—AND SAFE!

**W**hen you are in an aeroplane, no matter how high you fly, you are as safe as you can possibly be. It's the manner in which you come down that counts! Just so any fire, burglary, automobile or other accident, you have a claim. It's then that the value of your policy is appraised.

Talk with us about your insurance matters. No problem is too large and none too small to win our enthusiastic interest. We are the best property insurance people. That's why we sign ourselves—

**THORSEN & THORSEN**  
Representatives  
of the Insured  
32 VANDERBILT AVENUE  
Telephone: Vanderbilt 2813

**If You are Fair**  
not too fat  
and Forty

—you can immediately increase your estate \$100,000.00 for an annual payment of \$155.00.

This is the best insurance for life insurance at this age.

It is written only on superior lives.

It is not term insurance, has regular cash value and offers the widest and all other options of a regular life policy.

No more than \$100,000.00 can be paid by any policy.

It's the best way to increase your estate during the next few years.

It's surprising that anything so good can be bought so cheap.

It's only a few people who get it. Only a few people get it.

It's Moore Vanderbilt 2813.

**THORSEN & THORSEN**  
Representatives  
of the Insured  
32 VANDERBILT AVENUE

A series of advertisements published by a concern that credits advertising with a large share of its growth and success. Note the attractive typographical arrangement of these advertisements, the neat border, the magnetic headlines and the note of sincerity in the copy.

counter and what has been sold in this way has been sold because we advertise."

This is not exceptional testimony in behalf of good advertising. There are hundreds of agents throughout the country who would give as favorable reports of their advertising efforts. They are in most cases the younger, more aggressive company representatives who realize that they are growing up in an advertising age—in a time when people are looking to advertising to help them get the most for the dollars they have to spend.

Personal friends help, club memberships help, and great personal initiative and energy are just as valuable assets today as they ever were, but leading agencies—agencies that are outstanding successes—are not built on personal friendship alone. There should be back of all personal activity a carefully worked out program of advertising that will bring to an insurance agency the same recognition that is accorded the leading merchant of the community and the same stability of organization. Leading insurance agencies are no longer carried around in the agent's pocket. They are organizations that have come to be recognized as important factors in the life of the community; that are quartered in offices down on the main street and that, figuratively speaking, stock anywhere from fifteen to fifty different forms of insurance coverages on their shelves ready for delivery in the form of neatly typewritten contracts.

When all other considerations have been weighed, there is another subtle way in which advertising, carefully planned and well done, often pays a local insurance agency handsome dividends. It pays through its effect upon the agent and upon his staff. By advertising, the agent, like every other advertiser, puts his best foot forward. He promises his best, and if he is wise, he strives to live up to his promises. The effect on an agent who gives bond for the performance of the service is like the by-product of advertising on a manufacturer.

Earnest Elmo Calkins put this into words in an article in the May, 1926, *Atlantic Monthly*, in which he said:

"The necessity of living up to his advertising lifts the manufacturer to new levels, and so we arrive at another by-product—the effect that advertising is having in raising the standards of business. And this applies not only to the aesthetic appearance of the goods but to business practices and standards. A business which advertises, which puts its name before the public and puts its trademark on the goods, has entered into a contract with the public, with its customers. It must live up to that contract. It must make good. It is in honor bound to justify the advertising. It has given hostage to fortune. It can no longer escape responsibility for its products or goods or service. And this effect is beneficial, and ensures on the average better goods and better service."

#### Advertising Properly Used Will Not Breed Losses

ONE of the stock objections to insurance advertising—an objection advanced most frequently by underwriters—is that advertising will result in losses because of the fact that it attracts an undesirable type of business.

On the other hand, the advertising man states his case as follows:

If the underwriter grants that advertising does attract business, then let us keep the good risks and refuse the poor. We are then better off to the extent of considerable good business that we would never have written and it has simply been necessary for our underwriting department to exercise a bit of extra vigilance. But, as a matter of fact, there is no reason why advertising properly used should result in any more undesirable business than the sign in front of an agent's office. The only form of advertising that reaches all classes of property owners is general advertising in newspapers or magazines. But this is, as a rule, merely background advertising that is designed to build good will for an agency or company. More specific advertising is sent out through the mail, and it is as possible for an agent to

select the names that should go on his mailing list as it is for him to select the prospects whose business he solicits personally. If an agent includes on his mailing list the names of unsuccessful business men or merchants whose credit rating is not all it should be, and if this agent sends out direct mail advertising that is designed to produce inquiries and follows it up with personal calls, it is entirely his fault if he invites bad business and worries the underwriting department at the home office. An agent who does not underwrite his mailing list will probably not underwrite his business.

Insurance agents have a long way to go before they can say that the fire insurance market is saturated, or in other words before they can say that all of the desirable business in the country has been written. The Berkeley (California) conflagration proved that. In that case the damage was \$10,000,000 and the insurance only \$4,000,000, so a \$6,000,000 loss, instead of being distributed nation-wide, was borne by comparatively few people. This fire destroyed one of the finest residential districts of the town and the chances are that there were very few risks in this entire burned area that would have been considered undesirable by insurance companies. If it is assumed that the property should have been 80 per cent and not 100 per cent insured, then there was \$4,000,000 of unwritten insurance in this residential section of Berkeley.

It is the task of insurance advertising to make fertile these great undeveloped fields of business—to bring some of this business into the agent's office and make it easier for him to solicit the rest of it. There is plenty for advertising to do, if this four to ten ratio is prevalent throughout the country. It is also the task of advertising to sell supplementary property insurance such as windstorm insurance, rain insurance, business interruption insurance, etc., so that the risks assumed by companies will be better distributed, and each piece of insurable property will produce income.



## CHAPTER II

### Buying Motives and Points of Contact

**I**T is wrong to imagine that the mind of a reader of any publication is anxious to seek out and read your particular message. Neither can the reader's mind be considered as a blank sensitive plate, ready to record any impression that may be flashed upon it.

Scientists teach that the mind is an ever-seeking, ever-moving stream of thought—or more exactly, a group of thoughts. One idea or thought dominates at a time and is the main object of consciousness, but the mental habit that in its extreme becomes a detriment to accomplishment—woolgathering—goes on normally all the time, varying in degree with individuals. Concentration, the ability to focus the mind on a given line of thought, desirable and necessary as that ability is, seldom reaches the point where the central stream of thought activity cannot change quickly and easily.

Let us put it another way. Your prospect is walking or riding along the street on the way to his office. Getting to the office is the central thought of the moment, but fleeting thoughts come of the motor and its performance; of things waiting to be done; of last night's show or radio concert; of dozens of other things, started by as many actuating suggestions or impressions. A sign, a bill-board, the stark ruins of a burned building; anything that can be seen or heard may start such a stream of thought. Especially is this true of the printed page and the written message. All his life your prospect has been accustomed to have his thought

## BUYING MOTIVES—POINTS OF CONTACT 15

streams stirred and started by the message or suggestion of the printed or written page. That is why so much advertising appears in publications.

Your customer looks over his morning paper to see what there may be of interest to him in the day's news. He selects items, weighing them according to his own sense of values. His mind may center on some report, and if it does his interest in the news will carry his eye down the column through the advertising that may range "next to reading matter." The central thought persists, however, until the appeal of a secondary thought—the thought born of an advertisement—becomes strong enough in itself to become the central stream.

Feelings and emotions—especially worries—are active as secondary streams all the time, frequently gaining ascendancy to the exclusion of other thought. Family cares; the worries of a property owner; the dangers of failure in business or in a career; one's age and its accompanying crow's feet and greying hair; these and scores of other thoughts are ever present, running with the central thought at all times, threatening to overwhelm it. These thoughts easily take possession of a man's mind, and are easily induced. Were it not for this basic fact there would be no advertising as we know it.

Professor Hotchkiss of New York University, writing on this subject, says:

"There are the still less tangible subconscious streams of thought, that remain unformulated a great part of the time. Many of these are based on the fundamental instincts, such as fear, love, ambition, and vanity. They may be so vague that their existence is hardly realized, until some stimulus brings them into the center of consciousness, but they practically always have their places in the complex stream of thought. And it is this complex stream with which the copy-writer must deal when he tries to attract attention to his advertising message.



"We must realize that few readers of a general magazine or newspaper are concentrating their minds upon the selection or purchase of any article; still fewer upon our particular type of article. Readers are not seeking advertisements. Classified advertising, of course, is an exception to this rule. This may be sought out by those who want a position, or an employee, or a second-hand car, or some of the other items that are offered in the classified columns. Another exception is retail advertising, particularly that of department stores, which may be a center of interest for bargain-hunters and fashion-followers, when about to embark on a shopping trip. Owners of out-of-date motor cars may have the selection of a new car in their minds as they read the magazines, and so the other buying streams of thought may also be in the margin of the mind. The average advertisement, however, can hardly content itself with such a limited audience; it must reach the minds of those who were not previously interested in the subject. To do this it must direct their streams of thought into a new channel."

All this may seem a bit academic to the local agent who wants to use advertising to increase *his* business. But if you would advertise profitably you must advertise knowingly, and your first concern is the thought stream you are to interrupt and to lead to active attention and interest in your own business.

#### Appealing to Reason and the Emotions

**I**NSURANCE salesmen will argue that insurance is a cold, matter-of-fact proposition, that can only be advertised by logic and an appeal to a man's reason and judgment. Yet these salesmen will themselves sell protection by a Simon-Pure emotional appeal, basing their solicitation upon the fundamental wants or desires of humanity. There are forty-five or more of these desires, according to a classification made by Professor Daniel Starch of Harvard, ranging from appetite (hunger) to respect for or devotion to a superior power (religion).

All these wants are related to insurance in one way or other since insurance in some form touches directly or indirectly every activity under the sun, but more importance attaches to certain of these appeals than to others.

**SUNDAY AUG. 30**

5 Killed at Reidsville      4 Killed at Winston-Salem      2 Killed at Frederick, Md.  
4 Injured Near Raleigh      1 Killed at Youngsville

**Accident Insurance      Life Insurance**

Phone 957      **EDWARD T. MURRAY**      Burlington, N. C.

Excellent use of local news. Far better than many paragraphs of copy are these brief references to specific automobile accidents and the mention of the fact that the agency writes both accident and life insurance.

Let us consider, first of all, the appeal to *fear*, and to eliminate from this discussion all semblance of bias on the part of its authors, the published opinions of writers on various phases of this subject will be quoted.

#### Appealing to a Man's Fears

**I**N a book called "Advertising Copy," George Burton Hotchkiss, M. A., Professor of Business English and Chairman of the Department of Advertising and Marketing, New York University, says:

"A distinction may properly be drawn between emotions that are pleasant and positive, than those that are unpleasant and negative. Probably no advertiser would intentionally provoke disgust, contempt, or aversion. Public policy would hardly permit him to arouse a feeling of anger, revenge, or cruelty. Copy that accidentally makes such appeal is obviously harmful to the advertiser's interests.

"Fear has some kinship with these other negative emotions and therefore should be used only by an advertiser who is very sure of his ground. Fear itself in its extreme form is paralyzing; it robs one of the power of action. No one buys anything through fear, but rather through the instinct of self-preservation or some other reaction that is almost inseparable from fear.

"This distinction may be slight, but it is vitally important. It shows why the fear appeal in a competitive field—a warning against substitutes, for example—may not only fail to produce results for the one who uses it, but may be detrimental to sales in the whole industry. The automobile manufacturers, especially in the early days, justly objected to strong fear appeals by manufacturers of tire chains and other safety appliances. In so far as these succeeded in arousing fear, they led to inaction rather than action—to not buying an automobile at all rather than buying a protective device.

"In some fields this objection is not valid. Fear appeals for fire insurance, and fire-extinguishers are appropriate and beneficial to all. When people have enough fear of fire, they will either guard against it or insure themselves against losses caused by it. They may do both. Whichever they do, it directly promotes the interests of all who are engaged in selling either fire protection or insurance. Even though a fear appeal, pure and simple, might be justified here, most advertisers make their copy to some extent positive and constructive.

"Fear appeals are also legitimate for revolvers, locks, check protectors, and other devices that guard against criminals, as well as for disinfectants and similar merchandise, that guard against disease or man's natural enemies. It is not often necessary to dwell at any length upon the dangers that must be guarded against, unless they are of the less obvious kinds."

#### The Relation between Fear and Comfort

THE appeal to the fear instinct is treated by Lloyd D. Herrold, Associate Professor of Advertising, Northwestern University School of Commerce. In his book

"Advertising Copy, Principles and Practice," Professor Herrold says:

"The desire to avoid dangers of one kind or another relates directly to the welfare of the individual. A close relationship exists between the fear instinct and the instinct of bodily comfort. For articles which provide protection against dangers—fire-extinguishers; tire chains for automobiles; safety devices; accident, fire and life insurance; burglar-alarms, and so forth—the copy appeal may be effectively based upon this instinct."

So you see how it is that the red-hatted fireman, red wolves, demons personifying fire, pictures of ruined buildings, accidents and the like are used so successfully to catch the attention of the reader of magazine or newspaper. These things, because of their intimate relation to the thoughts of people, are caught by a fleeting glance of the eye as it takes in the whole page, and actuated by a mind always awake to reminders or suggestions, attention is focused upon the message, because that mind always has a hope that somewhere it may find security against the thing it fears.

#### Love of Family

ANOTHER all-powerful buying motive is centered about the tendency of all men to express their love for their family in material things. An almost universal manifestation of this desire is the building of fine homes, and the surrounding of loved ones by all possible comforts, both for the present and for the future.

The insurance agent appeals to this desire; makes his point of contact in the fact that he offers a way to preserve these things. He, and he alone, makes it possible for a man to know that the good things his family enjoys today may also be enjoyed tomorrow, even after the death of the provider.

Need illustration be given of the way a husband or a father may have his constant thoughts (even though they

be subconscious thoughts) stimulated by headline or picture? Deep in nearly every advertisement reproduced in this book is a suggestion to safeguard property against

**Fire Chief C mfield Says:—"Water Short-  
age Makes Fire Hazard"**

**Millions Lost  
in Holocaust**

Headline, Pocatello Tribune—Sept. 18, 1923

**Remember Berkeley and They Had  
WATER Pocatello Has NOT**

The Chief and His Department Will Put Out YOUR Fire  
—IF—There Is WATER—

**BUT** —Water or no Water Only GOOD  
Fire Insurance Will Pay the Loss—  
Loss will be paid on SOUND value—Check your values NOW—  
Then Call Your Agent  
or  
CALL PENFIELD — PHONE 76

Real Estate Insurance  
**BRADY-McGOWAN CO.**  
Bonds REALTORS LOUIS  
PHONE 76 HOTEL MANNING 108 POCATELLO

Here we find the Brady-McGowan Company of Pocatello, Idaho, tying up with the news in two ways. The advertisement refers to the Berkeley conflagration and to a statement made by the local fire chief regarding the water supply. Timely advertising such as this is not only splendid agency publicity but is of direct benefit to the community.

loss by fire or other cause or, failing in that, to see that the money will be forthcoming to replace that property if destroyed.

#### Sympathy Is Easily Aroused

**W**HEN an insurance agent publishes an advertisement telling about the unfortunate experience of a neighbor, or the destruction of a city, or illustrates his advertising copy with pictures showing the effect of fire, windstorm, accident, or any damage or destruction of property, he does it to appeal, knowingly or unknowingly, to man's tendency to be sympathetic. Sympathy is a powerful motive for the sale of insurance, safety devices, or appeals for charity.

It is not necessary to write advertising copy that savors of the violin obligato from "Hearts and Flowers" to arouse interest through a person's sympathies. As a matter of fact, much of this sympathy is selfish and personal—a putting of one's self in the other man's place—but it is a form of sympathy nevertheless; a proper and profitable point of contact to the fire insurance agent. It pays to be careful, however, to keep the so-called "sympathy business" out of sight in writing advertising designed to get attention through man's interest in man.

#### Health and the Pursuit of Happiness

**S**OMEBODY has said that the Constitution of the United States was wisely drawn in that it guaranteed life and liberty but granted only the *pursuit* of happiness. No attempt will be made to argue whether there is more happiness in striving than in having. All agents know that the loss of property, uninsured, never made anybody happy. Advertisements telling of the peace of mind that comes from buying the kind of insurance you sell, with forms and contracts properly executed and fully explained, backed by your own particular sort of service, are good. They

promise, indirectly perhaps, but effectively (for the human mind enjoys discovering things and reading between the lines) that your protection is in line with the pursuit of happiness, and happiness leads to health and well-being. As you study advertising, you will find that all this exerts a powerful influence. As your prospective customer reads there is a moving current of thought waiting to be diverted, a mind eager to seize upon anything that promises happiness.

#### Seek Out the Motives in Advertising

ONE could go on to great length, seeking out motives for buying insurance and points of contact that can be advertised. Studying current advertising is excellent training and a pleasant pastime and will develop a keen advertising sense. In doing this, study not only insurance advertising but any advertising that interprets your own orderly line of thought and attracts your attention. Ask yourself this question, when you have read an advertisement: "What was there to that advertisement that made me read it? What attracted my attention, what aroused my interest, and above all else, what did the advertiser say that made me want the thing advertised?"

You will find in almost every case that your mind has been seeking for facts—facts and news. So do the minds of your public. From babyhood to the grave the brain has been telling the eye, "Find something new and novel and interesting, that it may be food for my thought."

#### Any Interesting Facts May Be Used

A FACT, to be useful in causing thought to be given to the subject of insurance, need not be absolutely new to you as an insurance agent. It may be one of the first things you learned about the business, yet it may be excellent as the basis of an advertisement. If it can be stated in an interesting way, or applied in a novel sense, or drama-

tized, it is good. Your problem, as an agent who would use advertising to help you sell more insurance, is to tell the main points of your story over and over and over, keeping the story interesting and repeating it until you have driven the points home into people's subconscious minds, and then to constantly remind people of those facts so that they may come clearly to mind when the prospect needs insurance.

### Ford Won't Miss \$10,000



### But How About YOU?

Suppose YOU were giving someone a ride and had an accident in which he was injured!—

**Are You Prepared to Let  
a Reliable Insurance Company  
Do the Worrying**

Also the paying—up to \$5,000 or \$10,000 or more!

**Sault Insurance Agency**

Old & Blank, Managers.

The clever use of news and a much-talked-of-name. The chances are that hundreds of agents read this item about Henry Ford losing a \$10,000 damage suit, but the Sault Insurance Agency of Sault Ste. Marie, Michigan, was perhaps the only one that made the most of the opportunity.

You can build up this story of yours by dramatizing any fact that may cause thought to be given to insurance. A couple of illustrations may make this clear.

#### Why the Mat Was Worn

AN advertising man was once called in "to write a few advertisements" for a bank. As he stood at the rail near the president's desk, listening to that executive brag about the age, the resources, the big men on the board of directors, and the sort of things bank presidents brag about, he happened to look down at the mat upon which he stood. The president, noting this, apologized for the mat's appearance, saying: "I'm going to get a new mat. That has been worn out by people coming up here to talk to me." . . . A mat worn out by people seeking the advice of a banker, and that banker looking for something to use in an advertisement! There was the basis for a long series of advertisements, copy that told the story of age, and resources, and big men on the board, in a way that was understood and remembered. That worn mat was a little thing, but it was full of advertising possibilities.

Another story that shows how a fact can be made the property of the advertiser that makes the best use of it is told of Claude C. Hopkins, who was noted in his time as a writer of reason-why copy. Back in the earlier days of advertising, before the war and the Eighteenth Amendment, Mr. Hopkins was working on the advertising of Schlitz beer. He wanted some copy slants and went to the brewery to get them. Going through the brewery with Mr. Eline, head of the plant, they came to a room where there were dense clouds of steam. "Let's hurry," Mr. Eline said; "there is nothing to see here."

Hopkins said he had not seen anything in the plant that interested him until he came to that room, so he asked Mr. Eline to explain it.

"Oh," said the brewer, "they clean the bottles here by means of live steam so there will be no fermentation. But you don't want to waste any time on that. Every brewery does the same thing. If it did not, it could not use the old bottles again, as the new beer would ferment in them."

Hopkins went through the plant, but the only thing he saw that he knew would interest the consumer was that room full of live steam, and the reason the bottles were cleaned with steam.

"So," Hopkins said, "I went out and told it to the world. I did not say Schlitz did it exclusively nor that no other brewer did it. But no other brewer had said it up to that time and no other brewer wanted to come out and say it after that advertisement, because it would seem as if he were copying Schlitz."

To make this story complete, one more statement is needed. The copy telling interesting little things, like cleaning the bottles with live steam, brought the sale of Schlitz's beer from third place to first place in about three years.

#### Like Buying Cigarettes

THE insurance business is full of little intimate things that are done for the security of the policyholder, or to make it easy and convenient to the public to do business with a local agent. These things are well known to agents, but news to the property owners, and well told they strike a responsive chord and stir subconscious thought into action.

Take the case of placing insurance over the telephone. What does it matter if every agent can do the same thing? The agent who is first to say that he can and does bind insurance over the telephone will get a jump on the competitor who does not tell the public that it is as easy to buy insurance as it is to order a package of cigarettes, or the groceries for Sunday's dinner.

And those indefinite items that agents group under the head of service. What are they? Specify and explain exactly what you mean, and you will be far more apt to touch a buying motive and make a point of contact with your public than you will by broad-sounding claims of "complete insurance service." You will also have this ad-



**We can't go everywhere  
but you can come here**

We would like to call on everybody but obviously that is impossible.  
We can, however, make it very convenient for anybody to call on us. This  
we have done. We sell insurance "over the counter." You can come to us and  
buy protection just as you can go to your butcher and buy a beefsteak.

This is a new departure in selling insurance, but we are convinced that it  
is a sound one. No one could be as greatly interested in your protection as you  
are yourself, and insurance is essentially your buying problem—not our selling  
problem.

We stand ready to supply you with insurance of every sort. We represent  
strong reliable old line insurance companies and write practically all forms of  
insurance protection.

Here is copy that attracts business to an agent's office—that helps boost over-the-counter sales. Every line that comes to the agent saves overhead—cuts acquisition costs. None of these ideas are new. They have simply never been advertised—never been used to sell insurance.

vantage: your agency will be given credit for originating and initiating the service so explained and so advertised, if at any future time a competitor should endeavor to advertise the same way.

### Making Advertising Tell a Story

**B**ACK in 1922, when A. D. Lange was Publicity Manager for the Fireman's Fund Insurance Company, he wrote a series of articles for the *Underwriters' Report*. In one of them he touched on the subject matter of this Chapter, and in discussing the problem of where to look for advertising ideas he said:

"The place to look for advertising ideas is, of course, right in your own business. The method of developing an advertising idea may be taken from some other advertiser, but the foundation and the inspiration of the idea must come from your own business, if the advertisement is to sound sincere—and sincerity is certainly the one quality most essential to an effective advertisement.

"On analyzing your business you may come to the conclusion that service is your stock in trade. But to merely advertise service means nothing to the layman. Furthermore, the word has been worked to death. Slosson & Smyth, a firm of New York brokers, have, however, found a new and convincing way of putting the service idea across. In their advertising they have used specific instances illustrating the value to clients of their knowledge of insurance; in other words, the dollars and cents value of their service. One of their advertisements is captioned, "The Old Glue Pot; How It Cost a Hotel \$1,450." It reads:

"We recently figured on the insurance costs of a large New York hotel. Our engineer found an innocent-looking glue pot, gas connected, in the cellar.

"We recommended an electric glue pot instead.

"Result: A lower rate was secured, saving the hotel \$1,450 a year in insurance premiums.



"It will be a pleasure for us to see if some similar inexpensive changes can result in materially reducing your insurance costs. We suggest that you write us."

Service, from the broker's point of view, is usually a matter of rate, but the advertising suggestion is there. To make the word "service" perform a real advertising good,




**Why Not An Insurance Inventory for You?**

Your property should be insured for its full value at all times. A regular insurance inventory will help keep you completely protected in spite of changing values.

Let this agency co-operate with you to this end.

**MORGAN-MARTIN CO.**  
Central Trust Bldg.  
Telephone Service 3637

Showing how small advertising space can be used to good advantage. The black and white wavy border attracted attention where type alone would have failed.



**Czy Wasz Dom Jest Drugą Inwestycją?**

Albo czy ogień nie mógłby go zamienić w kupę popiołów jutro, pozostawiając was nieubezpieczonych — bez funduszy na jego odbudowanie?

Zadaniem każdego właściciela budynku nie może być tylko zbudowanie tego wspaniałego, co włożył w niego — każdy cent powinien być ubezpieczony przez odpowiednią agencję, przez was.

Czas do załatwienia sprawy ubezpieczeniowej jest w tej chwili — jutro może być za późno.

Nasza Agencja uratowała już niejednego od klęski i straty z powodu pożaru. Czy więc nie musicie stać się jedną z nich?

**D. P. Wójcicki**  
INSURANCE  
34 Reid St. Tel. 2307  
Amsterdam, New York

An advertisement in Polish published by an agent with a large Polish clientele. When translated, the heading reads, "Is your house a sound investment?"

by breaking it up into the little stories that your customers will understand and remember, calls for skill and copy writing ability.

The Wm. B. Joyce & Co., Inc., agency of St. Paul, Minn., claims to be able to give service because of the age of the agency, but the writer of the advertising for that agency did not brag about age, as such, when he advertised the agency's facilities. He knew that stability furnished a buying motive, and that people did not always know exactly

what facilities an agency offered. The Joyce advertisement was headed "When in doubt—" and the story that advertisement told may give you an inspiration for your own copy. It read:

"On a financial matter you consult your banker or broker; if it is a legal question or contract, your attorney. In either instance you select men whose experience is broad, judgment sound and in whom you repose every confidence.

"In the consideration of your insurance affairs why not use similar good judgment? The superior facilities of an organization of over thirty years' experience, with a reputation for sound insurance and dependable counsel, is at your service through Wm. B. Joyce & Co. Inc., Insurance underwriters and counselors."

#### Timeliness Is Valuable

THE buying motive of people who own property is strong just after a fire and while the happening is fresh in people's minds. The idea of specialized copy at such a time can safely be endorsed because there are so many authentic reports that can be turned to immediate profit and future good will. Theodore Williams, of Mankato, Minn., concentrates practically all of his newspaper advertising on the periods immediately following a fire, an accident, an automobile wreck, or other destruction entailing loss that might be paid by insurance. For years past he has followed every fire with an advertisement that either in heading or text has said, "Always three fires in succession."

Hundreds of agents keep a cut and the copy of an advertisement ready, either in their office or in the hands of the publisher of the local paper. One style of advertisement for this use is captioned, "Was It Insured?" and going on, the copy runs something as follows: "Everybody asks that question after a fire. The next question, just as important, what company and what agency will handle the loss, nobody asks." Then follow some reasons for buying insurance from the agent whose name is signed to the advertisement.

These reasons vary with the type of agency and the particular service depended upon to put the story over.

Buying motives and points of contact that influence people to give their insurance matters into the hands of one agency in preference to another are pretty much the same, country wide. But agencies differ, communities differ, and the habits of doing business and transacting the insurance business are not the same. Fundamentally there is no sound reason why the arguments that sell insurance to a given group of men in Minnesota should not also sell insurance in Missouri or Mississippi, if the conditions are identical. There is a similarity in insurance advertising, especially publication advertising, that makes it look as though there was very little original thinking done by copywriters. If an advertisement fits your needs, and tells your story, as nearly as you would tell it in a personal interview as it is possible to put your specific sales talk into printed words, the chances are you have a good advertisement. If it is simply fine sounding, or clever, the chances are that it is not a good advertisement.

Here is one good test for advertising. If your friends tell you that the last advertisement in the paper was "clever," thank them for the interest and ask what the advertisement put over as a sales message. If the cleverness is remembered and the sales punch is forgotten, change the style at once, for the function of advertising is to sell insurance or to tell people something about insurance or your agency, not to call attention to your ability as a writer of "clever" advertising.

## CHAPTER III

### Finding and Telling the Story of Insurance

THE insurance business has a wonderful story to tell. It must have, because it holds so large and important a place in the affairs of men. The local insurance agent and all that he represents are as essential to the welfare of a community as the doctor who guards its health or the policeman who patrols its streets. Insurance makes it possible for business to function on a large scale; makes it safe to ship valuable merchandise by rail or sea; to finance stores or factories; to build fine homes; to collect works of art. Nominally the agent sells insurance—pledges to reimburse his customers in the event of loss. Actually he sells something of far greater importance than that. He sells peace of mind. He sells contentment. He guarantees that the prosperity that his patrons enjoy today will also be theirs tomorrow.

When the insurance company, or the insurance agent, undertakes to tell the big, intimate story of the business to the busy man or woman who must know how it works out, the benefits, the costs, the property owner's obligations before buying a policy, the need of giving some study to the story of insurance, and the method of telling it, becomes apparent.

No agent will dispute the statement that insurance is rather a technical business—that it has the appearance of being complicated. Its policies are rather lengthy documents, written in legal phrases, and printed in long lines of cold, forbidding type. Whether this be the fault or the



misfortune of the business of insurance is not up for consideration. Somehow, somewhere, the great insurance buying public has gotten the idea that insurance is a mysterious, complicated business. When the public pays its money it takes the policy and hopes everything will be all right. Too

**A man said to me a few days ago:**

"You fellows of the New Rochelle Agency talk a lot—what have you done besides writing policies and taking the people's money?"

I thought that was a fair question and I told him that I would prepare a statement and publish it within three days that would answer his question.

**The question was "What have you done?"—Here is the answer:—**

During the last 18 months, through our ENGINEERING and FIRE PREVENTION SERVICE, which included 560 inspections of properties, we reduced fire insurance rates, effecting an actual saving to property owners and tenants of over THIRTY-FIVE THOUSAND DOLLARS (\$35,000), and at the same time eliminating numerous fire hazards, any one of which might have caused a conflagration.

Our CASUALTY CLAIM DEPARTMENT (we have the ONLY ONE located in the County) settled and paid two hundred sixty-eight (268) automobile liability (144th) claims, handled two hundred and eighty-eight (288) compensation claims, totaling thousands of dollars. Five hundred forty-four (544) property damage claims were disposed of, and automobile collisions numbering one hundred thirty-nine (139) were settled at once. We replaced seventy-eight (78) plain glass rear winds. We settled twenty-eight (28) personal injury liability claims under Owners, Landlords, and Tenants Liability Policies (15 were dropped for cause). Our accident and health claims numbered forty-three (43). Each was paid promptly. We paid twenty-one (21) burglary losses. Eighteen (18) of our clients' cars were stolen. Nine (9) were burned on the road, 46 (46) in private and business (16) in public garages. Nine (9) cars owned by our clients were badly damaged while in the hands of thieves. We made good the loss in each instance without loss or delay.

Our FIRE LOSSES numbered one hundred nine (109), including a summer dwelling which was destroyed when the Pacific House, White Mountains, New Hampshire, burned in July. Prompt payment followed.

We appraised one hundred twelve (112) properties that the owners might know the proper amount of insurance to carry.

Our clients, living in every part of the world, supported loans which became claims under our Traveler's and Personal Effects Policies. One loss occurred in South America, another in Switzerland, several in England and France and many in the States. We handled two policies that were wind-blown and damaged. PARCELS POST and MAIL PACKAGE LOSSES numbered 38.

Our CASUALTY LOSS DEPARTMENT settled in over one hundred (100) instances where insurance was not carried, but where it appeared that our client was in the right, and in the majority of cases the settling party made payment.

It has been a real pleasure to serve our clients, and we appreciate whatever business they have given us. As we face the coming year, we do so with but one aim—to serve better, to place at your disposal our ability to solve insurance problems with a knowledge gained through experience.

**Good Luck for 1924!**

**NEW ROCHELLE AGENCY**  
Insurance and Nothing else

Represented by: SENEY W. GOLDSMITH, President.

This full-page advertisement published by the New Rochelle Agency attracted nation-wide attention in spite of the fact that it was run in a local newspaper. The copy is good because of its sincerity and because it is specific, but a great deal of the credit for the attractiveness of the advertisement should go to the man who specified the type faces and arranged the lay-out.

many people, however, expect to be cheated out of their money by a technicality if a loss comes.

It does no good to rant and rave over the public ignorance of insurance. To sell more insurance you must tell your story so that people who own property will understand what insurance is, what it does, and how it benefits them.

**Have you met any?**

A WOMAN naturalist in Benton Harbor, Michigan, has written a book, entitled "Dumb Animals I Have Met" and dedicated it to her husband.

She should know best, but did you ever think that you could write a book on the dumb automobile drivers you have met? Let us write a policy for you, protecting you against loss from accidents and smash-ups. It will do more good than a book.

Phone Wabash 0400

**Moore Case Lyman and Hubbard**  
325 West Jackson Blvd.

**Hear them come!**

WHEN you hear the screaming sirens and the loudest clang of the fire bell, when you see the mighty trucks tear down the street . . . you think of fire and of fire insurance. The next thing to think of is Moore Case Lyman and Hubbard.

How about your fire insurance? Are you satisfied that in case of loss your policy would give you proper protection? If you are not sure, there is an easy way to find out. Just call our office.

Phone Wabash 0400

**Moore Case Lyman and Hubbard**  
325 West Jackson Blvd.

Advertisements that show the effective use of a standard border plate and agency trademark. Note, too, the interesting captions and the brief but pointed copy. This large Chicago agency finds "Chicago Commerce"—the official publication of the Chamber of Commerce—a good advertising medium.

Perhaps an interpreter is the greatest need of the business today—somebody who will translate "sound value" and "hazard" and "burning ratio" and "acquisition costs" and "rate" and "term" and "coverage" and "concurrence," and say in good old Anglo Saxon just what these things mean as applied to that factory up Busy Street or the bungalow on Honeymoon Lane. To be effective as a salesman or advertising man, the local agent must drop his character as an underwriter, and when on the street, sell and explain his business in the terms of every day affairs.

The following incident may help make this clear:

Some years ago a wise and experienced company executive stopped at the desk of the advertising man of his organization. The advertising man was deep in a book. When he glanced up the big boss asked, "What are you reading?" and he reached out for the book. "I'm trying to understand this matter of the Dean Schedule," answered the advertising man as he handed over the book. "If you get time to read you had better read books that deal with people and that tell how men and women think and act and live," said the boss. "The company hires experts to understand rating and things like that. If you want to talk in your advertising about these things, go to the experts and have them answer your questions. You can keep asking questions until you understand and then interpret these things so that people will understand. I don't want you to be expert at anything but interpreting this business to laymen." And as that boss walked off he took the book on the Dean Schedule with him.

If the public, anxious to learn, reads an insurance story but does not get its purport, its message, not only has the advertisement failed in its mission but harm has come to the business because the impression of mystery has been deepened.

#### What Is the Story of Insurance?

**E**VEN the smallest working library of an advertising man will contain several books on "copy," which is a short word that means the story of the business and how it can be told. These books do not help the insurance man. They are full of "goods" and "articles," "commodities" and "merchandise." The recorded history of advertising does, however, point a way for the insurance advertiser, because these selling successes and the questions that the

advertising of others seems to answer can be set down in the well-known bit of verse:

"I had six honest serving men,  
They taught me all I knew.  
Their names are What and Why and When  
And How and Where and Who."

One thing people want to know about your business is, "What is insurance?" They do not mean by that question that they never heard of it or that they do not have a general idea of its principles. These people, most of them, either ask or wish they could ask, "What is insurance to me?" As yet the question has not been properly answered.

To be sure the business of insurance owes its agents and its policyholders an answer. The technical works of the teachers of the business are full of definitions, but they do not go out and answer the actual question of the man on the street and the owner of insurable property. The business of fire insurance has yet to come out and tell the people of the land that fire insurance is really peace of mind, contentment and security from loss.

#### Selling Talk in Advertising Copy

**W**HEN the local agent tells his story, man to man, face to face to a prospect, it becomes "selling talk." When he tells it to a number of people, by means of printed words, in letter, folder, newspaper or on a billboard, it becomes advertising "copy." That is the real distinction, and since we are discussing advertising this chapter is about the "copy" that may be used to help sell insurance and insurance ideas.

Insurance is not the easiest thing in the world to talk about—or write about. We have said that the business needs an interpreter. Whether this interpreter be the company advertising manager or the local agent who writes his own advertising, it is of primary importance that he

go into his work with the outside point of view—that he look at the business of the company or the agency, and the policies offered for sale, as the customer sees them. He must seek the arguments that will appeal to his customers and must not overlook the obvious.

**The New Idea of Protection**

WHAT will Congress do with the White bill, covering the radio problem? Not that we aspire to maintain a station, although there are some interesting and valuable facts about our Loss Prevention Service by which you could profit if we sent them over the air to your home. A personal talk will be even better; ask for one, at your convenience.

MAIn 5550 MAIn

**Lawton-Byrne-Bruner**  
Insurance Underwriters Insurance Engineers  
Pearce Building

A clever use of news in agency advertising copy. Note the standard border that serves as an attractive frame for the type matter.

of the hazards of mutual liability in a stock insurance contract. The company takes the premium, assumes the risk, and has legally established reserves to meet its obligations. In this differentiating fact lies one "quality" feature of the property insurance written by stock companies.

All stock company agents rightly claim this "quality" for the insurance that they sell, but many neglect to include this argument in their advertising. Unfortunately quality is all too easy to claim. The word itself is so com-

It is not an easy task to take a subject like insurance and write effective advertising copy around it. The job calls for all of the qualifications of an expert news gatherer and for a broad knowledge of human nature. It certainly calls, too, for an understanding heart and a hopeful, helpful mind.

#### Quality and Service Are Essentials

LOCAL agents who sell legal reserve stock fire insurance know that when a property owner buys stock insurance he passes on to a big corporation the responsibility of absorbing the shocks of calamity.

He knows that there are none of the hazards of mutual liability in a stock insurance contract. The company takes the premium, assumes the risk, and has legally established reserves to meet its obligations. In this differentiating fact lies one "quality" feature of the property insurance written by stock companies.

All stock company agents rightly claim this "quality" for the insurance that they sell, but many neglect to include this argument in their advertising. Unfortunately quality is all too easy to claim. The word itself is so com-

mon in usage that it no longer creates any definite idea or picture in the reader's mind. It is merely a word of seven letters, unless qualified and backed up by sustaining evidence.

The good-will enjoyed by a company that an agency represents—the reputation that a company has for meeting its obligations fairly and promptly—the agency's standing

**We Had a Flue-Hole Plugged  
—HE SAVES \$65 A YEAR!**

A few inspections made for one man under the direction of our Service Department disclosed the fact that he plugged one small flue hole he found in his boiler in one year in insurance premiums. Practically every day we are able to cut insurance rates for those who get prompt service and value of fire from operating unknowingly on an insured basis.

**This Technical and Financial Insurance Service Is Free**

Any time you have a boiler or furnace checked over by our Service Department, we will give you a complete inspection of your boiler or furnace and will advise you of any defects and the cost of repairs. We will also give you a complete inspection of your boiler or furnace and will advise you of any defects and the cost of repairs.

**We Have Made Men**

They have been trained to get you the best service in the industry. They are the best men in the industry. They are the best men in the industry.

**Insurance Planning Is a Job for Experts**

They have been trained to get you the best service in the industry. They are the best men in the industry. They are the best men in the industry.

**W. R. HANKLA**

He served in the Navy, Mr. Hankla devoted his time to the study of fire insurance and became an expert in the field of fire insurance.

**PEARCE, PORTER & MARTIN**  
INSURERS  
Third Floor Exchange Bank Building  
Phone 2-2191

**Do You Know Bill Hankla?**

He heads a department of Pearce, Porter & Martin for the purpose of acting as analysts, counselors and charters of the insurance problems of individuals and corporations who desire such services.

**A Technical and Financial Insurance Service**

If you have property, call and ask for our Service Department. At your request we will have made a free inspection to discover any possible way to reduce fire risk and thus cut your premiums.

We will also make a complete analysis of all hazards to which you are subject, the protection you now have and the added protection needed. A detailed chart will be presented to you showing graphically the exact steps you should take to obtain the most economical coverage.

**You May as Well Use This Service**

Our Service Department operates entirely with out obligation to you—in a part of the service we believe we owe the public as insurance specialists.

**Pearce, Porter & Martin**  
INSURERS  
Third Floor Exchange Bank Building  
Phone 2-2191

Newspaper advertising that features a specific service—and that is made personal by the introduction of Mr. Hankla's name and photograph.

in the community—these are all "quality" arguments that may well form the basis of advertising copy—provided they are not merely general statements.

Another common phrase of the stock fire insurance agent is "service." This phrase, like "love and affection" in a deed from a man to his wife, may carry a world of meaning, or be simply a combination of sounds to defeat the bankruptcy courts. "Service" is just another word, just seven letters, until it is given a meaning and is qualified, explained and backed up by sustaining evidence. But when

"service" is expressed in terms of the needs and desires of owners of property, and is made definite, it is easy to convince a prospective insurer that the local agent is indeed a good man to know.

Today when "quality" products are being purchased by thousands of people who would never have considered themselves eligible for them a few years ago, agents who claim "quality" for the insurance they sell must do more than merely claim it; they must be prepared to prove it.

The agent who claims to "render a service," without some sort of explanation to differentiate his "service" from the "service" of the corner garage, or of the city radio dealer, is like the player in the band who tries to play a solo on his cymbals. He makes a noise but fails to impress his audience.

#### The Kinds of Advertising Copy

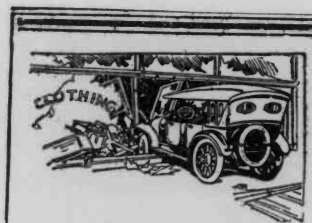
ANY classification of advertising copy must be arbitrary, because style of composition and character of appeal will vary. It is possible, however, to set down some classes or kinds of advertising messages and to briefly state their characteristics. Then these forms can be applied to the insurance business and illustrated by actual examples. S. Roland Hall, a writer of authority, lists them as follows:

*"Announcement or Card copy*, in which simple statements are made without any argument being elaborated from the facts. These are sometimes very formal, as in the case of the concise, hand-lettered advertisements of Tiffany & Company.

*"Argumentative or 'Reason Why' copy*, consisting largely or wholly of interesting and logical arguments in behalf of the service or commodity.

*"Narrative or 'Fiction' copy*, in which the message is framed in the form of an episode or story.

*"Dialogue copy*, a variation of the narrative. Here the language is conversational and several people are quoted.



#### Quelqu'un doit Payer

**S**i un automobile cause des dommages, quelqu'un doit payer. Naturellement le propriétaire de l'automobile est responsable pour ces dommages et c'est lui qui paie les factures lorsque les choses vont mal. Il paie, à moins qu'il ne soit protégé par une assurance.

#### Les Ennuis Planent sur un Automobiliste

Un auto peut brûler. Il peut être volé! Il peut être dans un accident causant des pertes de vie, de membres ou de propriété. Une personne blessée peut intenter un procès pour obtenir des dommages qui seront ruineux. Une combinaison de circonstances peuvent rendre un propriétaire responsable. Il n'y a aucun doute que celui qui conduit un auto sans être assuré court un risque dangereux.

C'est avec plaisir que nous vous indiquerons la police d'assurance qui vous convient et à quel prix vous pouvez vous protéger contre les accidents.

**M. GAULIN ET FILS**

38 rue Cumberland

Téléphone 2322

This agency is located in Woonsocket, R. I., a city with a large French population. This shows the adaptability of newspaper advertising to the needs of the local company representative. Incidentally this advertisement is well set up and attractively illustrated.

*"Service copy*, which consists solely, or largely, of serviceable information about the use of the advertised product rather than of mere argument for its excellence."

*"Sentimental or Emotional copy*, in which the message is perhaps not so logical but aims 'at the heart rather than the mind.'

*"Testimonial copy*, in which the point or points are embodied in a letter, or in a quoted conversation of some one—usually a well-known user of the advertised goods or an observer whose view will be respected.

*"Colloquial or Personal copy*, which closely resembles oral conversation, the advertiser using the personal pronouns freely and addressing himself very directly to his audience.

*"News copy*, which takes as a starting point something of current news value.

*"Humorous copy*, which seeks to convey a message through entertainment.

*"Poster copy*, which derives its name from the typographical presentation of the message in a few brief sentences, or perhaps in a few words.

The above classification is only helpful in studying copy. It does not help in planning or writing it because there are as many possible combinations as there are original ideas for telling the story of insurance.

Broader than the experts' classification of advertising by its *form* is the classification by the *purpose*. This is a

## It's What Old Noah Did!

### Look Out for the Rainy Day

"INSURANCE" Properly Placed ---to  
Cover a Loss---Will Bang Sunshine into any  
Home or Business.

WE WRITE THE FOLLOWING LINES:

Fire, Automobile, Compensation, Liability, Elevator,  
Tornado, Life, Accident and Health, Burglary and Theft,  
Plate Glass, Fidelity Bonds, Surety Bonds, Fiduciary  
Bonds, Public Official Bonds, Depository Bonds, Contract  
Bonds, Court Bonds, Fraud Bonds, Forgery Bonds,  
Rents, Use and Occupancy.

"Service to You—Means Business For Us."

**Tobin-Barrett Insurance Agency**

Phone 3233.

318 Leonard Building,  
Augusta, Ga.

This is far better than saying "We write all forms of insurance." Here is announcement advertising made interesting by the use of a good headline.

the lines or kinds of insurance he has for sale. What a local agent tries to do when he runs a humorous advertisement, a human interest story or tries to quicken memories that point to the need of insurance is usually reminding copy. But in advertising any classification is arbitrary. Few pure types can be found. Usually an advertisement gives a few facts and recalls memories of what the customer already knows about insurance.

comprehensive division of advertising into (1) that which tells some fact or presents some argument, and (2) that which reminds the reader of something already generally known—*informing copy and reminding copy*. The local agent endeavors to give information when he runs an advertisement telling where his office is located, lists the names of the principals of the agency, prints extracts of the financial statements of his company, or runs a table of

## CHAPTER IV

### Copy That Gives Facts and Presents Arguments

**M**ENTION the word "fact" and watch a cloud come to the face of the person to whom you are talking. It is because a good word has been given a bad name. A "fact" is an evident occurrence, quality, or relation, *manifestly real*. Call it a truth and you give a quality of interest to an otherwise forbidding noun. Before the prospect you want to impress by your agency or your service can be interested that prospect must know about you or your work. That is why there is a great need in our business for information in advertising. Facts, however, need not be so dull that they repel.

Possibly the "Card" or "Announcement" style of copy is the most common form of insurance advertising. It is also the least effective. Many times it is used as a last minute way of using space. A solicitor for some publication, be it a church program or a local paper, sells space—just white space. Through lack of interest, inattention or inability to write good copy, the agent says: "Just print my name and the phrase, 'Everything in insurance.' That is announcement advertising at its weakest.

Announcement advertising can be used effectively, but it must announce something of general interest. When Walter Mitchell, Secretary of the Hartford Fire Insurance Company, announced the appointment of Jonathan G. W. Trumbull, in a Norwich, Conn., paper in 1810, he published a good advertisement because he told people a fact that had general interest—an item of news. Announcement advertising either assumes or actually says, "We beg to an-

nounce," and seldom suggests that you call or telephone or act or buy. After reading the usual announcement you are inclined to say, "Well, what about it?"

The insurance press is full of announcement copy, announcements of changes in the personnel of agencies, of new forms of insurance, and the like. A few typical cases read as follows:

---

WM. H. CREED  
Insurance Broker  
433 California Street  
San Francisco

---

G. L. & H. J. GROSS  
Insurance of Every Description

Providence Office	New York Office
Union Trust Company Bldg.	Silversmith's Bldg.
170 Westminster Street	18 John St. and
	15 to 19 Maiden Lane

---

BEACH & SWEET, Inc.  
Insurance

15 Westminster St.	Providence, R. I.
--------------------	-------------------

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HARRY C. LANDWEHR  
Certified Public Accountant  
Specialist in All Forms of Insurance  
Accounting.  
75 Maiden Lane, New York  
Phone 3461 Beekman

## A New Year's Promise to Kansas City

**T**HIRTY-THREE years ago, this agency was established. It has grown to be the largest insurance organization in this part of the country.

Today, we, the members of the firm of R. B. Jones & Sons, are looking to the future---making promises---not only to ourselves, but to you.

*First of all, we promise that the personal service of fire and accident prevention rendered by our engineers and inspectors will be continued and made even more thorough in the interests of our customers.*

*Second, we promise our present policyholders a careful study of their insurance needs and an analysis of the kinds and amounts of protection that will---most economically for them---guarantee their financial security; and,*

*Third, we promise immediate and personal attention to our assured's interests in the adjustment and payment of losses, and in signing this advertisement we bind ourselves to keep faith with our policyholders and to continue to act in the best interests of the individual and the public.*

R. B. Jones	Cliff C. Jones	R. L. Stewart
R. Bryson Jones	Morton T. Jones	G. W. Kerdloff
Cary W. Jones	James A. Railey	J. R. Snyder

Members of the Firm of

### R. B. JONES & SONS Insurance Underwriters and Engineers

11TH FLOOR FEDERAL RESERVE BANK BUILDING--TELEPHONE MAIN 1230  
"A PERMANENT INSTITUTION FOR YOUR PROTECTION"

"There is all the difference in the world between insurance underwriters, engineers and ordinary insurance salesmen. We come to you with definite tangible recommendations for preventing disaster and lowering insurance rates."



A New Year's "card" with a kick in it. Here is institutional copy of the highest order—a frank statement of policy that rings true. Note the effective use of white space and the added interest lent by the small cut at the bottom of the advertisement.

A striking example of the possibility of really effective announcement advertising is afforded by the "New Year's Promise to Kansas City," published in the *Kansas City Star*, January 1, 1925. Not content with the statement that the agency was big, R. B. Jones & Sons made an excellent advertisement out of a New Year's card.

#### Moving Day Announcements

WHEN an agent moves from one location to another it is usual and natural to publish a "Notice of Removal," and these notices can be as dry as dust or they can carry a lively news interest. A simple but effective form was used by J. L. Oakleaf of Moline, Ill. The writer of the copy for this advertisement had probably read the book called "Obvious Adams," an intensely interesting little tale of a man who made a great success by doing the obvious things. The advertisement was headed "We're Moving," with the letters all off their feet like furniture before it is arranged. An arrow led from the words giving the old location to the new. The copy was straightforward and the first paragraph said:


"On April first the J. L. Oakleaf Insurance Agency will move to the seventh floor of the new State Trust Building. We shall be glad to see all our friends and customers at the new location."

Nothing unusual about that. It's what has been said hundreds of times in nearly identical words, but the second paragraph lifts it out of the ordinary and makes it an interesting advertisement. To get the full idea, read the above over again and then go on with the copy which reads:

"We are going to have new quarters, new surroundings and some new equipment. But we are going to have the same old way of writing insurance policies. We are going to have the same old way of making friends."

It is the spirit and the manner of expressing it that transforms an announcement into news copy. Mr. Oakleaf even made news out of the fact that "The Phone Number remains the same, Moline 94."

## We're Moving


From

To

The State  
Bank Bldg.

The State  
Trust Bldg.

ON April first the J. L. Oakleaf Insurance Agency will move to the seventh floor of the new State Trust Building. We shall be glad to see all of our friends and customers at the new location.

We are going to have new quarters, new surroundings and some new equipment. But we are going to have the same old way of writing insurance policies. We are going to have the same old way of making friends.



Agency  
of the  
Hartford Fire  
Insurance Co.

**J. L. Oakleaf**

The Phone Number remains  
the same, Moline 94

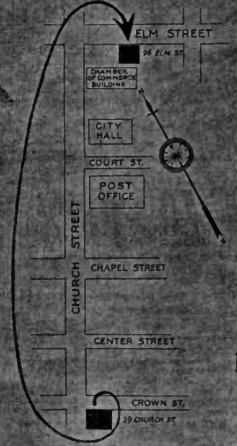
A hand-lettered caption that combined with the arrow puts over the moving idea far better than any ordinary type of display could possibly have done. Here is real salesmanship combined with announcement copy.



It would be hard to say whether the full-page advertisement that appeared in the *Register* of New Haven, Conn., in June, 1925, was an announcement because it told that North's Insurance Agency had moved, or whether it would

**We've moved four blocks  
to give you better service**

WE have moved our office from No. 39 Church Street to No. 96 Elm Street. We shall be just around the corner from Church Street with a ground floor location.



This new office of ours will, we believe, be more convenient to the majority of our clients.

In moving, we shall take with us everything that has helped to make North's Insurance Agency one of New Haven's leading insurance headquarters—an agency that is in a position to insure against practically every hazard that may mean financial loss.

We write everything from a life insurance policy on your pet dog to a fire insurance policy on your aeroplane—if you happen to have one. We represent some of the finest, most progressive companies in the country, and the fact that we have enjoyed such a remarkable record of growth is the best possible indication that we are delivering the sort of service that our customers appreciate.

**North's Insurance Agency**  
96 Elm Street  
New Haven, Connecticut  
Telephone Liberty 3510-3311-3385

"The best counter week we ever had." That's what Mr. North, President of North's Agency, said of the week immediately following the agency's move to a ground floor location. More business came over the counter than during any similar previous period, and this was undoubtedly due in large manner to well-planned and well-executed advertising. In addition to newspapers, Mr. North sent personal letters and attractive folders to several thousand clients and prospects. The advertisement reproduced here occupied a full page in the New Haven Register.

be called a smashing piece of business building advertising, because the agency says that it was followed by the "best counter week we ever had." At any rate, people talked about the advertisement a year after it was published. Here are some of the features of the advertisement that may not be apparent from the illustration. The headline was not merely a statement "We've moved," but "We've moved *four blocks to give you better service*," a phrase that got into people's minds so that when a couple of men from Hartford who were lost on the streets of New Haven were carefully directed to the new location by a busy traffic policeman, he added to his directions, "*Ye see, North's Agency 'moved four blocks to give better service.'*" When advertising will impress a new location on the mind of a traffic officer, it surely will impress its message on the minds of the old customers of the agency, and on many a new customer. It is interesting to note what North's Insurance Agency took to its new location. The copy said:

"In moving, we shall take with us everything that has helped to make North's Insurance Agency one of New Haven's leading insurance headquarters—an agency that is in a position to insure against practically every hazard that may mean financial loss.

"We write everything from a life insurance policy on your pet dog to a fire insurance policy on your aeroplane—if you happen to have one. We represent some of the finest, most progressive companies in the country, and the fact that we have enjoyed such a remarkable record of growth is the best possible indication that we are delivering the sort of service that our customers appreciate."

#### Announcing Lines Written

**N**EXT in number to announcements of change in firm name or membership, removals and things like that, the largest number of insurance announcements have to do with the lines written by an agency.

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**North's Insurance Agency**  
96 Elm Street  
New Haven, Connecticut  
Telephone Liberty 8510-8311-3869

"The best counter week we ever had." That's what Mr. North, President of North's Agency, said of the week immediately following the agency's move to a ground floor location. More business came over the counter than during any similar previous period, and this was undoubtedly due in large manner to well-planned and well-executed advertising. In addition to newspapers, Mr. North sent personal letters and attractive folders to several thousand clients and prospects. The advertisement reproduced here occupied a full page in the New Haven Register.

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#### Announcing Lines Written

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**Surety Bonds Executed Promptly**

**If your car was stolen or burned or wrecked—how much would you lose?**

The need for insurance is recognized. Adequately and properly. If it pays to insure it, pay to insure. Will gladly advise you and write for you. Take it over with one of them.

**Grant & Tucker**  
REALTORS  
123 Monroe Ave.  
INSURANCE  
We Sell Real Estate, Washville, Tenn.

**Who Pays?**

When your property burns—  
When your house is robbed—  
When you have an accident or an illness—  
When one of your employees is injured while on duty—  
When your car injures a person—  
When your car collides with another object—  
When your car is stolen—  
When you are held up and robbed—  
When your check is altered and you have to pay the difference—  
When your plate glass window is broken—  
When your automobile is damaged or wrecked around your premises and runs you for damages—  
When your elevator drops and injures its passengers—  
When your property is damaged by high winds—  
When you die to your family protection—  
When the hail takes the shingles off your roof—

**Are You Protected?**  
If You Can't Answer "Yes" You Need Our Service

**The Chas. T. Fertig Ins. & Inv. Co.**  
"Insure in Sure Insurance"

109 East Kiowa Colorado Springs, Colorado Phone Main 2600

**This is the Season of Heavy Fire Hazard and Loss**

Defective flues, cracked smoke chimneys, old stoves, or too careless fire watch which accumulates every year your property, it is in danger because of them. Fight it yourself fully.

**Chas M. Siebert, Jr.**  
Insurance of All Kinds  
FIRE, FLOOD, THEFT, BURGLARY, COLLISION, ETC.  
Bldg. Main 400 Col. 678

**Do You Know? Your Fire Risks.**

Do you know all the possible hiding places for fire? Do you know the best fireproof safe in the most unprotected part in case of all possible fire? Do you know the best fireproof safe in the most unprotected part in case of all possible fire? Do you know the best fireproof safe in the most unprotected part in case of all possible fire?

**S. J. BOYKIN & SONS**  
Representative—Apprentice  
T. A. Hendon, Manager  
CARROLLTON, GA.

**Everything fully covered by insurance**

Are you insured to day? If not, you are not protected. Let us help you cover today.

**Walter M. Smith**  
221 North Main St.  
Phone 210

These range all the way from the simple and trite announcement, "We write all kinds of Insurance," to full-page announcements which look like the advertisements of department stores and give some inkling of the protection granted under the various policies. E. W. Marshall & Co. of Waco, Tex., and a large number of other agencies have used this later type of advertising, and for that particular type of announcement the big space with the flying flag headline is effective—justifying the use and the expense by the sheer size of the display, in a business in which it is unusual as yet for full pages to be used.

### The Place for Reason-Why Copy

THE big job of insurance advertising is considered by many agents a matter of telling the world what insurance is and why people should buy more of it. Much reason-why copy is written in the insurance business by saying that some form of the protection is desirable *because*, and then listing the reason-why weakly *or* with force, according to the experience of the advertiser. The advertisement therefore becomes either common-place or attention-getting.

Many local agents hesitate about inaugurating an advertising campaign, for, they figure, "Why should I spend my good money pioneering and educating the people of this town to the benefits of various kinds of insurance only to have some other agent come along and advertise that he sells the very lines I have been talking about?" There may be certain danger in this, but the benefit that comes to the advertiser usually pays well for his investment. An agent can almost guarantee results if he will, by means of a combination of *news copy* about the kinds of insurance he sells and *reason-why* copy about his agency, create a lasting impression that he is the one agency equipped to write policies *right*.

John P. Slade & Son, of Fall River, Mass., use reason-why copy to sell their agency service in a small space where

"All type" advertisements that are made effective by interesting headlines and attractive lay-outs.

W-CH. THERMISTOR-110 W-CH. THERMISTOR-110 W-CH. THERMISTOR-110 W-CH. THERMISTOR-110

Buy Your Insurance Here  
At Insurance Headquarters

[illegible]

Whatever Your Insurance Needs—Come to Us  
This is a Genuine Department Store of Insurance  
Buy at Insurance Headquarters

# E. W. MARSHALL & CO.

**—INSURANCE—**

## Waco, Texas

**Phones 442 and 443**

This is a one hundred per cent announcement advertisement until you begin to read the small lines of type under the name of each coverage that the agency writes. Then you run into real sales talk. When an agency begins to advertise itself as insurance headquarters, it immediately becomes insurance headquarters simply because no other agency has thought of it before.

"As insurance agents we are allowed a commission to pay for our services to you, a customer.

“— in figuring out the kind and amount of insurance you need.

"— for drawing that policy contract.

“— for inspecting your property.

“— for watching values so that you do not buy too much insurance or too little.

“— for keeping your insurance in force.

“— for safeguarding your interest, preventing error and loss.

"As insurance agents, we are also bound to give you counsel and advice that will make your property safe from fire.

"The policy is for your protection.

"The agent is your friend. See

JOHN P. SLADE & SON  
57 North Main Street. Tel. 4550  
"Over the bank with the clock."

An agent need have no fear that his reason-why copy will not be read if he displays it well, makes it interesting, and writes it with the idea of telling what the reader wants to know rather than what he (the agent) wants to sell. Conviction should be the principle characteristic of all reason why advertising. This means that the copy must have strong selling points and be specific rather than general in its statements of fact. All statements must be relevant and strictly to the point and should give the impression of being absolutely true, without even the suggestion of overstatement.

### How we gauge your Insurance Needs

HOW WOULD YOU LIKE to have placed each month on your desk an accurate statement showing you at a glance—

- 1 What old insurance is unnecessary and should be cancelled.
- 2 What new insurance is immediately needed.

Each month we assist our clients to accurately gauge their insurance needs—by means of our special Valuation Service.

Valuation Statement	
New American Manufacturing Company	
1. What old insurance is unnecessary and should be cancelled.	2. What new insurance is immediately needed.
3. How much insurance is needed.	4. How much insurance is being carried.
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87. How much insurance is being carried.	88. How much insurance is being carried.
89. How much insurance is being carried.	90. How much insurance is being carried.
91. How much insurance is being carried.	92. How much insurance is being carried.
93. How much insurance is being carried.	94. How much insurance is being carried.
95. How much insurance is being carried.	96. How much insurance is being carried.
97. How much insurance is being carried.	98. How much insurance is being carried.
99. How much insurance is being carried.	100. How much insurance is being carried.

We point this out:  
Insurance should follow the present value of buildings, equipment and stocks up and down as promptly and surely as a pressure gauge records "load of steam."  
Is your insurance money blowing out of the "pop-off" valve, or is it supplying you with just the protection you need and no more?  
If you wish to put your insurance account on a more business-like basis, we will be glad to explain the details of our Valuation Service—of course without any obligation on your part.  
Make us the insurance department of your business—without a dollar's added cost.



**Slosson & Smyth**  
INSURANCE BROKERS  
FIRE MARINE CASUALTY  
91 William Street New York  
Telephone JOHn 0215

### Exit the Mystery

How to buy your Fire, Marine and Casualty Insurance on a more business-like basis

DOUBTLESS, you place your insurance through an insurance broker.

The broker takes in an average of 10% to 12% commission, from the insurance company, on premiums paid.

You have a right to know what the broker should do for you to really earn the commission he receives. This has been more or less a mystery—even to shrewd business men.

The law prohibits money-refunds or rebates. It does not prohibit the broker employing for your benefit:

Men at your service skilled in figuring closely the exact amount which will cover your men who closely watch the fluctuating values of your properties throughout the year.

Men at your service who know which sound insurance companies will give you quickest settlement in case of loss.

Men at your service whose life-long experience in insuring Marine Insurance will give you the benefit of prompt technical and legal help.

Engineers at your service to inspect your plant and make recommendations which almost invariably secure for you reduced rates.

Loss adjusters at your service who know the direct route to quick settlement and who start to work without an hour's delay.

Error-proof systems to protect you against lapsed policies, and an organization watching out for your business every minute of the business day.

POSSIBLY you have not realized that the bulk of insurance is a business item.

We insure every business in this great old plain business town you should know about your insurance. A careful reading of these messages should result in a marked savings in your annual insurance costs.

Remember it is not necessary to wait until the expiration of your present insurance contract.

A valuation call to our headquarters—John 0215—may prove to be of immediate advantage to you.

Make us the Insurance Department of your business—without a dollar's added cost.



**Slosson & Smyth**  
INSURANCE BROKERS  
FIRE MARINE CASUALTY  
91 William Street New York  
Telephone JOHn 0215

Two advertisements recently published in the New York Times by Slosson & Smyth, insurance brokers. The copy bristles with facts and immediately convinces the reader that Slosson & Smyth is an outstanding organization thoroughly acquainted with insurance and the needs of property owners.

Reason-why copy of the most definite form is quite rare in insurance advertising. It is usually combined with some other form. An agent cannot well say in advertising to prospective customers, as a group, in a newspaper that they should buy fire insurance policies from him because a specific cover at such a rate will do exactly so and so. He cannot give exact costs, the precise words of the form, and other essentials that must be included in reason why advertising as it is used by manufacturers and retail merchants.

This point is illustrated by an advertisement published by Wharton & Roberts, of Jackson, Miss. This advertisement showed a bevy of young children around the hood of an automobile and said:

### "Why Take Chances?"

"They reached the sidewalk safely but—"

"The driver was sued for damages by the sore owner whose window he smashed in an effort to avoid the careless children.

"Such accidents occur every day in the year as the increasing number of cars on the road make driving hazardous.

"Plate glass windows are expensive, but property damage insurance would have paid the loss. You can get every form of automobile protection at this agency. You need Liability, Collision, Property Damage, Fire and Theft Insurance."

In this copy, what is lacking in specific information is made up by an emotional turn given to the appeal, mixed with a little of the fear element.

In writing reason-why copy an agent should bear in mind that it is quite essential to have a sympathetic attitude toward the man he wishes to reach. It is also well to write more from the point of view of what the other fellow will probably want to know than what you would like to say. Fred E. Race & Company, of Lewiston, Mont., published an advertisement that will illustrate this point. Their advertisement says:

"EVEN THE FINEST construction sometimes fails to withstand fire; the only certain protection against a financial loss is sound insurance.

"Be Prepared!

"This agency represents The Sterling Fire Insurance Company—an institution that has been serving property owners faithfully, long enough to prove its soundness."

To get the effect of writing reason-why copy from the point of view of the property holder, to get what is called the "you attitude" into it, all that is necessary is to change the last paragraph to read:

"You will find, when you call at the office in the Montana Building, that you can buy your insurance in the Sterling Fire Insurance Company—an institution that has been serving your neighbors long enough to prove its willingness and ability to meet all honest losses."


The advertisement of B. L. Fitzgerald, of Kankakee, Ill., is another illustration of reason-why copy combined with a colloquial head line and introduction. This copy, reproduced on the next page, has the fireman speak of the insurance expert as a good man for the property owner to look up, and of course the reader must assume there is such an expert at the Fitzgerald agency.

#### Using the Narrative or Fiction Style

THE main concern in writing copy in a narrative style is to "get to the heart of the matter quickly." Action is demanded, and something must happen or be said before the reader's mind is led away by something else that is clamoring to be noticed.

A narrative advertisement may be broken up into the following parts:

- 1—The quick introduction.
- 2—The story.
- 3—The application of the story to the reader.
- 4—The suggestion of what the advertiser wants the reader to do.



This is an agency of  
the Two Harbors  
which means steady  
sound indemnity for  
practically every loss.

**"Defective wiring again--  
an insurance engineer would have  
shown you how to avoid it."**

**"Defective Wiring"—**  
—a bit of negligence that is responsible for a yearly fire loss of  
millions. Of all causes of fire in this country—electricity is the  
greatest.

But insurance experts and engineers know electricity's tricks  
and treacheries, how to use it and control it. They are correcting  
damages daily. Their long experience in eliminating fire hazards  
not only prevent fires but they reduce fire insurance rates.

There is this difference between insurance  
experts and ordinary insurance agents.

They bring to you exact knowledge and facts that will reduce your hazards and may save you a saving in the rates you are paying for insurance.

Knowing the hazards they can make your insurance policies give you full protection against loss, not by fire alone, but by the interruption of the ordinary processes of your business as well. Where such service costs no more than the basic premiums, is it not something you want?

**B. L. Fitzgerald**  
INSURANCE UNDERWRITER  
KANKAKEE, ILL. CITY NAT'L BANK BLDG.

PHONE 190

A good colloquial introduction with a bit of reason-why copy introduced into the conversation of the fireman.



The Henry Clay Fire Insurance Company, Lexington, Ky., ran a series of narrative style copy. One piece illustrates these points:

#### Said with Emphasis

"When he reads the signature on his new policy, a property owner is likely to say, 'Is that a good company?'"

"It certainly is", is the emphatic reply of a Henry Clay agent. In the Henry Clay, an agent consistently finds an understanding, human effort to kill red tape and to speed up settlements—in short, a genuine effort to help the assured in his time of need.

"This means down-right pleasure in addition to the fact that it 'pays to represent the Henry Clay'."

#### Personal Copy That Fights

ONE of the criticisms made of insurance advertising copy is that those who write it are afraid to "fight." If, in the past, insurance copy has had no teeth, some bold, daring advertisers are appearing who are writing "me and you" advertising, in the first person, that is as full of fight as the most ardent "fight fan" could ask.

What more could one ask than a piece of copy that starts with the heading, "Why in hell didn't you tell me that BEFORE the fire!" and that is illustrated with a full-page rotogravure picture of a man with ugly determination in every line of his face and pose. The illustration gives the general idea of an advertisement put out by Hatton & Hatton, Inc., Pittsburgh, Pa., in a piece of direct advertising. The sheet was the size of a full-page of a newspaper and the main message was so full of fight and teeth that it is selected as an example of personal as well as dialogue copy that fights. It said:

"Now hold on! When I delivered your policies I sent a letter requesting your office to notify me of all fluctuations in the value of your stock. For a while they did. When they

**"Why in hell didn't you tell me that BEFORE the fire!"**

**NOW** hold on! When I delivered your policies I sent a letter requesting your office to notify me of all fluctuations in the value of your stock. For a while they did. When they got lost I called to see you—nice man, but three more. You were always too busy, so I wrote you.

"Oh, yes, but I thought—"

You thought I wasn't around to tell you more than that?

"Well, he's that what you said?"

"Yes, but that wasn't all I said. And get this straight: No agent or broker ever got anywhere just selling insurance. It's working a man's business, showing him what kind of a man he is, getting it for him at the source and then watching all the time to see he always properly covered, and when the time comes standing by to help him get what's coming—there's the way we build up our business. That's the only way any successful agency or brokerage firm has ever built."

"Well, take these policies. Give me the whole story. On anywhere in the game. Talk to anybody you please. Then make me a report on my insurance. After that you're in my insurance department. You'll get all my business, but if this sort of thing ever—"

"That's more about that. I'll take the responsibility—and I'll have you know, sir, if you'll take me along."

Don't be afraid of being sold insurance. There have been fewer rogues since the purchase of good protection than ever any other sign of insurance.

An advertisement that contains "fighting copy." There is no arguing with the hard-headed business man who insists on service and means to get it. This big display was made particularly effective by its reproduction in the rotogravure process.



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**"Why in hell didn't you tell me that BEFORE the fire!"**

"Now hold on! When I delivered your policies I sent a letter requesting your office to notify me of all fluctuations in the value of your stock. For a while they did. When they got too low I called to see you—just once—but those maps. You were always too busy, so I wrote you."

"Oh, yes, but I thought—"

"You thought I simply wanted to sell you more insurance?"

"Well, isn't that what you want?"

"Yes, but that's not all I said. And get this straight: No agent or broker gets out any more and selling insurance is a studying a man's business, knowing him what kind and how much insurance he needs, getting it for him at the lowest rate, and then watching all the time to see he is properly covered, and when the time comes standing by to help him get what's coming—there's the way we build up our business. That's the only way any successful agency or brokerage firm was ever built."

"Well, take these—policies. Give me the whole story. On anywhere in the story. Talk to me about your plan. Then make me a report on my insurance. After this you're in insurance department. You'll get all my business, but if this sort of thing keeps—"

"That's worse about that. I'll take the responsibility—and I'll have you know that if you'll make my job easy."

"I can't be afraid of being sold insurance. They have been better systems in the purchase of good protection than any other class of business."

An advertisement that contains "fighting copy." There is no arguing with the hard-headed business man who insists on service and means to get it. This big display was made particularly effective by its reproduction in the rotogravure process.

got lax I called to see you—not once, but three times. You were always too busy, so I wrote you.’

“‘Oh, yes, but I thought ——’

“‘You thought I simply wanted to sell you more insurance.’

“‘Well, isn’t that what you said?’

“‘Yes, but that wasn’t all I said. And get this straight: No agent or broker ever got anywhere just selling insurance. It’s studying a man’s business, showing him what kinds and how much insurance he needs, getting it for him at the lowest rate, and then watching all the time to see he is always properly covered, and when loss comes, standing by to help him get what’s coming—that’s the way we build up our business. That’s the only way any successful agency or brokerage firm was ever built.’

“‘Well, take these d—— policies. Go over the whole mess. Go anywhere in the store. Talk to anybody you please. Then make me a report on my insurance. After this you’re my insurance department. You’ll get all my business, but if this sort of thing ever .....

“‘Don’t worry about that. I’ll take the responsibility—and I’ll save you money, too—if you’ll take my advice.’”

\* \* \* \* \*

“Don’t be afraid of being *sold* insurance. There have been fewer regrets over the purchase of good protection than over any other class of purchase.”

But all fighting copy does not approach the idea of insurance in the frank, almost brutal manner followed by the above advertisement. In *Chicago Commerce*, a business magazine published in the Western metropolis, Moore, Case, Lyman & Hubbard, in an advertisement headed “Why wasn’t this covered” go on and say:

“When . . . after a fire loss or a burglary loss or some other misfortune . . . it develops that the insurance carried is not sufficient to cover the loss . . . then some one is called to account.

“If you are concerned with the insurance protection for your business, get in touch with Moore, Case, Lyman & Hubbard. We can help you.”

### Dialogue Copy

IT would seem that dialogue copy would be one of the easiest forms to write, as it is made up of quotations from two or more people and is written in ordinary conversational style. You must

be careful, however, to keep dialogues from becoming involved and from saying too many times “He said—” and “I said—” and a mixture of “he,” “she,” “Richard Roe” and “Jane Doe.” A veteran copy man once said that the mere swapping of talk does not make drama; it’s easy enough to set up a straw man to be demolished by an argument, but to teach something that will be remembered is a different proposition.

Good typography plays an important part in interesting the reader in this conversational introduction. Note that the first two lines are set in much larger type than the rest of the paragraph.

“... help map out a self-inspection system?” Certainly! That’s a part of the work this agency does for its customers without cost as a regular service.

**Insurance Underwriters and Engineers**

are not satisfied with the mere collection of premiums and the payment of losses. The services of this agency go much deeper into the needs of its customers than that. Self-inspection is only one feature of the work done. Plans and reports are secured. That’s why you should depend upon this agency.

*If you want a detailed explanation, write or telephone*

**A. N. HEDERSTEDT**  
Insurance and Real Estate  
CENTRAL SQUARE

Phone 678, University      Established 1908

The insurance business has seen some example of dialogue copy, but it can stand more of it that reads as well as the following, taken from the automobile tire business.

“‘Aren’t you sometimes tempted to swear a bit when you have tire trouble, Parson?’

“‘Well, I might be, but you see I avoid temptation by using Kelly-Springfields.’”

The type of a dialogue copy most favored by local agents seems to be the combination of humorous dialogue


and a little serious text, such as Geo. H. Owen & Co., of East Liverpool, O., made the basis of a series of newspaper advertisements. A typical advertisement read:

**Hartford Lines**

Art Exhibits  
Automobiles  
Artworks  
Business Insurance  
Customs Goods  
Bathrooms  
Expenses  
Fire  
Flood  
Fruit  
Garden  
Hail  
Landslide  
Lightning  
Trains, Live Stock  
Mail Package  
Marine  
Merchandise in Transit  
Miscellaneous  
Perils  
Raid  
Registered Mail  
Rice  
Rice and Civil Commotion  
Solemnity Sample  
Spontaneous  
Sprinkler Leakage  
Theater/Plaza  
Theater  
Wreckage



**Call Superior 0444**  
—the Western Department of the  
**Hartford Fire Insurance Company**  
410 N. Michigan Ave., Chicago,  
or **Call Wabash 0400**  
Moore, Case, Lyman & Hubbard  
city agents of the Hartford  
[in the Insurance Exchange]

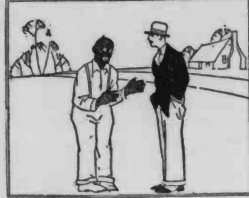


One hundred per cent service copy. An advertisement that tells what lines a company writes and how to get the office of the company and its Chicago agency on the telephone. This advertisement ran in the Chicago Journal of Commerce and was addressed to agents and brokers—no need to argue with them regarding the value of these various lines of insurance.

"Teacher (seeking to point out the wickedness of stealing)  
—Now, if I were to put my hand in some one's pocket and take out the money in it, what would I be?"

"Tommy—'Please, Miss, you'd be his wife.'

"You may not object (much) to your wife going through your pockets. But you don't want to be held up by a burglar



"Sam, do those people across the road keep chickens?"  
Sam: They keeps some of 'em, sah."

If a fire loss or a burglary should occur on your premises, you might keep some of your property. But why risk a heavy loss? Let this agency of the Hartford Fire Insurance Company take care of your insurance protection today.

**Geo. H. Owen & Co.**  
Real Estate and Insurance  
Flatiron Building. Phone 48.  
"Have Your Insurance Written by Men Who Know"

Humorous copy made doubly effective by cartoon style of illustration. This agency has taken advantage of the company's newspaper advertising service and thus obtained free of charge an illustrated advertisement that could not have been prepared by the agency for less than forty or fifty dollars.

## Growing pains!

*We have had a curious experience.  
It may interest you*

WE ARE INSURANCE BROKERS—a fairly crowded field.

Many brokerage firms are older—we started in 1905.

A few are larger. Of the 14,500 in New York, we rank fairly near the top.

We have invented no new forms of insurance. We have no corner on insurance brains. We have not brought into our firm any new men controlling large accounts.

But, rather suddenly late last summer when most business was making time, we began to gain new accounts.

And they have kept coming.

We moved the desks closer together and put in new ones.

We established a Special Representatives Department to follow up inquiries.

By the first of March, the Marine and Engineering Departments overlapped, and the Placers and the Entry Clerks were treading on each other's toes. And the Executive Offices lost their last appearance of dignity.

Thus, after 17 years of slow and substantial growth, we find ourselves rather abruptly crowded out into much larger quarters.

**We move today into our new offices at 80 Maiden Lane**

[Our Chief Manager figures that we have three times the old floor space.]

What can account for increased business in these times?

By way of explanation these three important factors suggest themselves:

1. An assistance on thoroughness throughout the organization.
2. A far-sighted willingness to give better than average service.
3. A decision to make small answers to prospective clients or markets.

Speaking for ourselves:  
Every Tuesday on this page we explain in advertisements why and

how we are able to reduce insurance costs for our clients. Instead of making broad claims, we illustrate the savings by examples taken from our day's work.

In short, we point out the service you have a right to expect from your insurance broker in return for the commission he receives.

Our Representatives and Engineers are at your service. We shall be glad to have you make us the insurance

department of your business—without a dollar's added cost.

While most of our business is in and near New York, yet we handle large insurance accounts throughout the country and abroad. Policies bearing the Slosson & Smyth label are today covering goods in transit on the seven seas.

No matter where you are located, we will gladly assist you in securing lower insurance rates. Your inquiry involves no obligation.

You need not wait until the expiration of your present policies. We are ready to co-operate with you at once, and suggest that you get in touch with us today.



**Slosson & Smyth**

INSURANCE BROKERS  
AVERAGE ADJUSTERS

The new address: 80 Maiden Lane, New York

Through the courtesy of the Telephone Company, we restate our old number: JOM 0235

One of the best "Change of location" advertisements ever published by an insurance agent or broker. How much better it is than an announcement to the effect that: "We have moved from 91 William Street to 80 Maiden Lane." The copy is human, understandable and written exactly as someone in the agency might have told the story in the course of conversation.

or have a housebreaker go through your home. Protect yourself with a burglary policy. See us today."

A conspicuous example of dialogue copy is afforded by the insurance press advertising of the World Fire and Marine Insurance Company.

In a recent advertisement, with the characteristic white on black display, a man and woman are pictured riding in a chummy roadster. The bright lights of the car show up a roadway sign, carrying the name and trademark of the World Fire and Marine Insurance Company. The copy is short and snappy. It reads:

"Young Agent's Fiancee (teasingly)—'Do you believe in signs?'

"Young Agent (fervently)—'I do in that one—that I always get the best in THE WORLD.'"

There is no suggestion to agents to write for agency connections, no solicitation for business, just the touch of dialogue.

Our scrapbook of outstanding advertisements, selected over a long period of time, does not show many examples of dialogue copy where the dialogue is carried on to a logical conclusion. Frequently, however, an advertisement starts out by asking a question or having some unidentified individual ask a question and this is taken up and answered by the advertiser. A considerably larger number of agents


**A \$100 Door**  
saves more than \$500 a year  
in Insurance Premiums

A WELL KNOWN NEW YORK HOTEL  
operates a laundry.

"It was no news to us that the insurance companies charge an extra rate on 'laundries not cut off from the rest of the building.'"

On a Tuesday, our engineer suggested a fire-proof door to the laundry room. On Friday, the door was in place—and the hotel began to experience the pleasant sensation of saving \$500 a year in reduced insurance costs.

Let us make all our money-saving suggestions to you without charge or obligation. Write us today at telephone 36.



**Slosson & Smyth**  
INSURANCE BROKERS  
FIRE MARINE CASUALTY  
91 William Street New York  
Telephone JOHn 0215


This was originally published in a New York newspaper. This is service copy that "gets over" because it is specific. How much better than to have simply said, "We help reduce rates."

who use their newspapers are employing monologue copy and the agent does all of the talking himself, in a conversational style.

The Joslyn Insurance Agency, of Charleston, Mo., ran such an advertisement. The first part, in place of a catchline, was set up in imitation of a want ad. It read:

For Rent. — A house. You move in today, pay a small sum down and give a mortgage on your furniture, and in a year or two you will know the amount of money needed by the landlord.

Then, with a big capital "W" to serve as an eye-catcher, the body of the copy, run without quotation marks, said:



**A new one every seven minutes!**

CHICAGO put up one new building every seven minutes during 1925. The city invested over \$170,000 an hour of regular working time on new buildings alone.

Moore, Case, Lyman and Hubbard played an important part in providing sound insurance protection for this enormous increase in property values. We shall be of even greater service in 1926. We shall be glad to help YOU.

Phone Wabash 0400

**Moore, Case, Lyman**  
and  
**Hubbard**  
175 West Jackson Boulevard

News of interest to every Chicagoan, admirably tied up with the service of the agency. Note the continuous use of trade-mark.

"Would you rent a house upon terms like that?

"Why not?

"Is that proposition materially different from the buying of a fire policy without knowing exactly what the cost is going to be? By insuring here you pay but one rate and that is low, considering the hazard. You assume no liability—the company takes the risk not you, that's why this agency sells fire insurance in old, established stock fire insurance companies."

Another type frequently used by local agents is exemplified by a bit of copy used by E. F. Connelly, an agent of New Castle, Pa., who introduces one of his messages with

the caption "When plans are being made," and a sketch of a group of men gathered around a conference table—evidently a board of directors in session. His copy, written in what is known as the "you attitude," says:

"You should call us up when your plans are being made, particularly if they relate to buildings.

"— so that these plans can be checked from a fire insurance point of view.

"— so that you may be entitled to a minimum charge for your insurance.

"— that you may safeguard the lives of your workmen and protect your processes.

"After a building has been completed this agency applies the rate according to the hazards.

"This policy is for your protection. The agent is your friend. See ....."

## Copy That Quickens Heart Beats and Stirs Memories

**A**FTER a local agent has told his public who he is, where he is and what he does, he still has advertising to do. People are prone to forget. They need urging, sometimes encouragement, before they do things; especially things that give no immediate and perceptible pleasure.

When advertising men talk about emotional appeals in advertising, or appeals to "instincts" or "desires," they are simply splitting hairs, as craftsmen often do. They mean, generally speaking, the same thing, for all these and such things as "needs," "impulses," "interests" and "habits" can be bundled together and called "human nature," they are the things that interest human beings to-day and have interested men and woman since the world began.

A man gets or tries to get (perhaps "buys" is a better word) the things that satisfy his wants. His first concern is the preservation of himself, then those of the species near and dear to him, after which he wants to keep and safeguard his property. And it is in the safeguarding of that property that the local agent performs his most conspicuous service.

A local agent can quicken a man's heart beats with his advertising copy by talking about his prospect's home. Call it the dearest place on earth, as Emslie & Lorenz, who write insurance of every kind at Berkeley, Calif., did, and readers generally, especially of the home-owning class, will agree with you, and probably will read your advertising. This agency said:

## "HOME

"the dearest place on earth! Protect it! Guard it!

"Insure your home and make sure that you have a policy that exactly fits your needs. Consult Emslie & Lorenz with the same confidence that you consult your lawyer or your doctor.

"The men of this agency are experts in keeping people out of trouble. We deal with the unexpected. We furnish bulwarks against misfortune. We guarantee that the prosperity you enjoy today will also be yours tomorrow.

"Don't delay. Insure today."

Then to back up and reinforce their promise of security the agents put a box in the display containing the following:

"This agency represents the following well-known companies: Aetna, Hartford, California, Royal."



An exhibit that took first prize in an advertising test held by the merchants of Morgan City, La. Who says that human interest and heart throbs cannot be effectively introduced into the advertising of insurance?



**Cleaned out!** *A happy family at dinner.*  
*The smell of smoke . . . Questioning glances . . . The discovery of the*  
*blaze in the basement . . . The alarm . . . The arrival of the companies*  
*. . . The crackling timbers . . . The crashing glass . . . In a twinkling,*  
*it has all happened! Not nearly enough insurance The*  
*realization: Cleaned out!*

**FIRE**, the Destroyer, is no respecter of persons, position or property. It strikes when and where it may, without warning and without mercy. Fire's eternal enemies are caution and . . . adequate insurance. And the greater of these is Adequate Insurance!

You may have some fire insurance, but have you *enough*? If your home and household goods were destroyed, could you replace *everything* with your present coverage? Have you adequate insurance to make good the loss?

Affiliated with The Automobile Insurance Co., of Hartford, Connecticut, are the Aetna Life Insurance Company and the Aetna Casualty and Surety Co. These three companies issue virtually every known form of policy—Life Insurance in all its branches, Group Life, Group Disability, Accident and Health, Automobile, Compensation, Liability, Burglary, Plate Glass, Fire, Water Damage, Marine, Transportation, Fidelity Bonds, Surety Bonds, etc. Insure according to your needs—as you prosper and as your obligations increase.

SEE the representative of The Automobile Insurance Co., of Hartford, Connecticut, in your community. He is a man worth knowing. His company is a unit of the strongest multiple-line insurance organization in the world.

Without obligating you, he will place in your hands insurance information that may mean the saving of thousands of dollars to you, to say nothing of your time and trouble. Let him tell you about the tremendous resources of his company.

THE AUTOMOBILE INSURANCE CO. OF HARTFORD, CONNECTICUT  
 AFFILIATED WITH AETNA LIFE INSURANCE COMPANY AND AETNA CASUALTY AND SURETY CO.

There is one hundred per cent emotional appeal in this national advertisement of the Automobile Insurance Company. Why write paragraphs of copy when the few phrases following the words "Cleaned Out" tell the story so dramatically?

Another type of emotional copy, very popular with agents, is that which appeals to a property owner to carry insurance so that he may continue to really enjoy his property without cares and worries. "Cosy log fires—but beware of flying sparks." "A great factory, earning dividends—but what would you do if a fire came." That type of copy is perhaps too common to need further illustration and discussion. We have asked hundreds of agents how they sell the most insurance, by cold logic or by making a man's heart beat a little faster, and these agents admit that emotional appeals, when they do not become silly sentimentalism, get the orders.

#### Getting Somebody to Say Something for You

**I**F you were to ask a hundred people to tell you the reason for insurance companies and insurance agents, it is pretty safe to say that the majority would tell you that it is the business of all insurance people to pay losses. That is why the testimony of somebody who has suffered and been paid forms the background for so much testimonial copy.

A photograph of a check that paid a loss carries conviction to the man who says he never yet suffered loss, but who knocks on wood as he makes the statement.

There is one danger in the use of checks and letters expressing appreciation of proper treatment in a loss settlement. These things don't happen every time an agent wishes to advertise. The advertising of losses has been known to cause some unbridled tongues to say; "I see Jones has finally settled one loss without a kick. It's about time. No wonder he is proud of it. It's the only one I've heard of in the past four or five years," and chatter of that sort is fatal to good will.

Then, too, it is the *business* of the company to pay right up to the letter of the contract. The agent is not entitled to any unusual thanks, except for courtesy's sake, any more



The burning brand from the open fire-place is another threat of fire.

The cozy log fire crackles merrily—a glowing ember pops out and sets the rug ablaze. The flames are beyond control before they are discovered. Just another little thing that causes disaster.

Insurance—adequate insurance against such a calamity is just plain good business. And a long century of loss paying has demonstrated that there is no sounder fire insurance than that offered by this agency.

Write, Call or Telephone.

**John P. Slade & Son**

"Insurance of Every Kind"

77 North Main Street Telephone 4550.  
Over the Bank with the Clock.

A type of emotional advertising that appeals to men to protect those things they enjoy.



**You Are Responsible To the Public For the Operation of Your Car, Whether You Drive It Yourself or Another Drives It.**

"Our Automobile Policies go further than insuring your liability for personal injuries and damage to property."

Unjust claims may be made against you. Your car may be attached by reason of an accident for which you are blameless. In such cases we look after your interest; we investigate the claims, we save you time, worry and expense. All this service is included in the first year of the policy.

**S.M. WILLIAMSON & Co.**  
INCORPORATED  
INVESTMENT BANKERS  
INSURANCE  
110 MONROE AVE. MEMPHIS

Here is copy that bristles with "yous." When in doubt, stick to this personal pronoun and you can not go wrong. People are interested in themselves, not in the agency that is doing the advertising.

than he is entitled to a testimonial letter when he pays his balance to the company or his bill to the grocer.

But when the loss or the payment of it is out of the ordinary—that's a different story whether it be a staggering big thing, like a conflagration, or a matter of some unusual kind of insurance. It is better however, to let the other fellow brag about you than to boast about yourself or your service.

In insurance advertising there is a modified kind of "testimonial" advertising that is unusually effective. It consists of newspaper clippings, news items, letters and word-



of-mouth reports, reproduced to show what happens when insurance is not bought. This is akin to the "horrible example" type of selling.

There is one sound test that can be applied to any letter, clipping or loss draft that you contemplate using as an advertisement. That test is: would you introduce this testimonial if you or your agency were on trial before a jury to show cause why you should continue in business? If it is good evidence, give it to the public in the most striking and effective way you can. If it is not good evidence, it probably will not be good advertising.

### Pronouns—Principally "You"

WHEN an insurance salesman calls on me to sell me fire or life or any other form of insurance, his talk—which is a word-of-mouth advertisement—bristles with “I tell *you*,” and “It’s something you need,” and lots of other combinations of “I” and “you.” The more experienced the word-of-mouth advertiser becomes the greater the percentage of “you” he works into his talk. But this “*you attitude*” must come from a sincere belief that the other fellow, the “you” of your talk, will be helped by the policy being sold. Mere lip “you”-ing in sales talk or advertising copy will not carry conviction. If advertising is full of pronouns, (principally “you”) and if it is sincere, it is very likely to be good advertising.

In personal copy, which closely resembles oral conversation, the local agent talks to his public and his prospective customers—and his present customers “listen in.” Lucky indeed is the agent who can put his personality on paper and in short, snappy sentences score the point he wants to make.

It is the great difference in people and in communities that makes it difficult indeed for an advertising man in Hartford, New York or Des Moines to write personal copy

**TRADE WITH MEN YOU KNOW**

---

**Personal Service  
Costs You Nothing**

FIRE insurance is a thing sold at this office but service is a valuable consideration to be given freely.

**It Costs No More**


This agency will serve you by top of this service thrown in on top of full value in protection against loss by fire. The rate you pay covers both.

This agency will serve you by putting your risk in a company financially able to pay the biggest loss as well as preventing the occurrence of fire. That's the duty of this agency of the Hartford Fire Insurance Co.

---

**THE JUDKINS INSURANCE AGENCY**  
Dexter, Maine  
W. A. JUDKINS, JR.

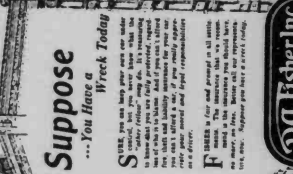
**INSURANCE**  
OF EVERY KIND



**"Call Jones  
and ask him  
to tell how  
he prevents  
fire loss."**

*That's a service  
you receive  
from this agency*

**R.B. JONES & SONS**  
*Insurance Underwriters*  
Long Building, Phone Main 1230



Male and Female

Wreck Today

...You Have a

**SURE** you can keep your own car under control. *But not if you're drunk.* It's a shocking fact that in Michigan, just one-third of drivers who are charged with drunk driving are actually convicted. And it's a sobering fact that a third of all fatal car accidents are caused by drunk and/or irresponsible drivers.

**IF** you're in a car and parked in all sorts of places, you're in a car. You're in a car, in this instance you should have been in a car. You're in a car, in this instance you should have been in a car. You're in a car, in this instance you should have been in a car.

**F**isher Inc.

**SUPPOSE YOU HAD THE TOWN!**

**Don't take a Chance**

**YOU** take chances at one time or another. But the risk of loss of your property by fire is one chance you should not take.

Be insured, for you never can tell when the demon "Fire," may pay you a call. Provide indemnity by insuring with Hartford Fire Insurance Company.

*Service of the Best Class*

**R. M. Hicks**  
Woodard-Giddens Building  
Atlanta, Georgia

There are many ways of getting the personal "you" into copy as these examples indicate.

for an agent, let us say, in Marshalltown, Ia. The copy writer may know the agent like a book and know nothing of the town. Or he may know the town of Cameron, Wis., and overlook the fact that the agent at Cameron went there from Bangor, Me., a year ago.

It would be a fine thing if we could always make our advertising fit our community.

An agent out in Michigan wrote an advertisement that illustrates the use of the first person singular. He said:

"I am called an insurance agent because I sell fire insurance.

"— I also give my customers service and advice on how to safeguard their property from fire.

"— I look first at the matter of protection against possible loss, then plan insurance to carefully safeguard the property owner's interests.

"— I watch changing values, changing needs and serve my customers by fitting insurance to such needs.

"And I make no charge for these services. As a representative of the ..... company I am in a position to offer all these things."

Suppose you read that advertisement again. In it is the germ of a good message but you do not get excited over it. Somehow it seems extremely self-centered and selfish.

Gascoigne & Fyfe, Inc., of Kennewich, Wash., brought "you" into an advertisement in a way that made the copy really register:

"Call 1231 and ask for Mr. Gascoigne when you want insurance that will make good any loss or damage that a disastrous fire may cause you.

"You can have your property inspected and secure valuable information about your insurance without it costing you a penny."

You can readily imagine an agent calling up a friendly property owner and saying just what Mr. Gascoigne's advertisement said. It sounds as though he were interested and sincere.

Here is one that talks to a *group* of people; not the whole town but those who have moved recently. Morrill & Hawkinson, agents at St. Johnsbury, Vt., say:

"You never  
know you  
own so  
much until  
you move

"Your household goods will probably more than fill the vans you use. Fix up the matter of your fire insurance now and know that you are safe in case of fire.

"Ask yourself if you have full protection. Have you enough insurance to cover the present value of all your household goods?

"Bring your policy here and this agency will go over the matter with you, gladly and without charge.

"Learn just what to do to get complete protection. When a fire comes, know that you will not be out of pocket."

#### Being Both Reporter and Salesman

PEOPLE buy newspapers to get the news; there is no denying that; therefore many advertisers hold that news, when introduced into their advertising, constitutes the last word in effective copy.

If the information has not already appeared it is news to say that Richard and Jane Doe are building a new bungalow at the end of Honeymoon Avenue and have insured it with Mr. Local Agent. Your readers will probably follow you that far in a news advertisement, but whether they go on or not depends upon your skill as an advertiser.

The one besetting sin that tempts the agent who writes his own news style of advertising is "fine-writing," the flowery stuff that is so full of high sounding adjectives and five syllable words. The reason this type of copy appears is that no editor is permitted to blue-pencil the material you put in the space you buy.

Give thought to the statement made before the post-graduate class of the New York Advertising Club by E. M. Swasey, Manager of National Advertising for the *New York American*.

He was telling the class about the writing of Arthur Brisbane, which is read and understood by more people than any other one writer. He said:

"Mr. Brisbane has a young mind. He has the mind of an enthusiastic boy when it comes to the alertness of seeing things. He has a refreshingly youthful mind for the things that come to him. He could come into this room, see the same things that you see, but certain things would stick out like snow peaks to a child, and he would see them the right way. Then with a master mind and a marvelous memory, he would write of them in a way that everybody could read, enjoy and understand. The smallest boy who is learning to read and write in school can be given one of Brisbane's editorials and he will understand it. They are never dressed up with a lot of French or German or Latin words. If he does use foreign words, he always explains them immediately following. You don't have to run to a dictionary or ask somebody what they mean. He writes of the simple things of life in such a delightfully intelligent way, and such a fascinating, interesting way that it makes him preeminently the most entertaining columnist of all time."

The news-style most generally used by local agents consists in the reprinting of some item that has already run in the paper. The item is accompanied by appropriate comment that helps sell the idea of some form of insurance.

Boggs & Armstrong, local agents at Urbana, Ill., used this news item style of copy. One advertisement that they

ran showed a pen-and-ink drawing of a maid looking over her shoulder as she took a bit of jewelry from one of her employer's gowns. A small newspaper clipping was reproduced with the picture bearing the words "Trusted maid guilty of larceny." Then came the agent's comment, as follows:

"This is just a newspaper heading—back of it is the old story of a woman's love for finery and pretty things. Many a maid yields to temptation and steals what she cannot afford. The maid in your home is human—she, too, may fall.

"Be sure that you have enough burglary insurance."

Another type of news copy that is popular with agents is that wherein a story of a loss is briefly told and a check or letter reproduced to prove, once and for all time, that the agency can and does settle losses promptly. The advertisement reproduced on page 77 is of this character. J. C. Conklin, of Hackensack, N. J., is an experienced newspaper advertiser. He says that an advertisement like this always results in "a bunch of leads to new business."

The Conklin Agency used another bit of news copy to "Extend best wishes to Sproat & Dunn, upon the opening of their new plant," and said "May the event bring to them a continuation of their merited success." In a quarter-page space they made news of a testimonial letter. The letter told how the Conklin Agency had co-operated with the architect in safeguarding the building and securing a low rate. It ended with a statement that the customer would be pleased to recommend the agency. The news part was brief. Here is what was said:

"Sproat & Dunn and the J. C. Conklin Agency commenced business operations at the same time four year ago.

"It will be admitted that no product or service can exist through succeeding years of intense competition unless it possesses merit; while to not only live, but to outgrow many older competitors, as both of us have done, is presumptive as

well as positive evidence that our products and service possess that merit to an unparalleled degree."

## When and How to Be Funny

**H**UMOR has a place in advertising copy because there is so much of the long-faced, serious attitude in our work-a-day life that a smile frequently gets across when mere argument fails.

The main purpose of humor in copy is to attract attention. But there are two big classes of attention, favorable and unfavorable. If the writer of these lines went down the street dressed in a pearl grey suit, with pink spats and a bow of ribbon on his cane, he would attract attention—might even be laughed at. He would not, however, be rated for a raise of pay or demanded as a lecturer on “humor in advertising” because of his daring.

There is danger in trying to be funny in advertising; not because people think that a local agent must be dull, solemn and owl-like, but because it is not easy to write jokes with points that people always get and that never leave a sting.

Few of us can equal Irving S. Cobb, who wrote, for a "Sweet Caporal cigarette" advertisement: "Our family tree was a tobacco plant." If you are tempted to start your advertising with a joke, remember that all of the advertisement must be written in a good natured vein. Copy that starts with a hundred dollar joke copied from *Life* or *Judge* or *College Humor* and ends with a dull "You don't want a little insurance, do you?" is doomed to be a pitiable failure.

Be sure you are funny before you try funny advertising. If you are sure that your humor is clean, snappy, quick-acting and sustained, go to it, especially if you, the agent, are the sort of man that laughs loud and long upon occasion.

Well done, humor in copy causes readers to laugh *with* the advertiser, not *at* him.

Insurance would seem to carry small encouragement to the cartoonist, but some clever pictures on insurance have come from the pens of nationally known artists.

WORDS OF RECOMMENDATION  
 BY THE  
 SUNDLAND GROUP, 7616300  
 IN FULL SETTLEMENT OF SUNDLAND  
 15, 16 AND 17000 LOUISIANA, 11/10/11, 11/10/11, 11/10/11

7-201320 10027-300 0

REARDAO NATIONAL BANK  
 181 NEW YORK CITY

4/11/2012  
 NEW YORK, SEPTEMBER 11, 1964  
 AMERICAN SURETY COMPANY OF NEW YORK  
 PAY EIGHT HUNDRED TWENTY-ONE & 25/100 DOLLARS \*\*\*\*\*  
 TO THE ORDER OF  
 LOUIS B. HULL,  
 PEORIA, ILLINOIS  
 BEARDAO

CHAM ADJUSTED BY THE SUN REALTY CO, 177 EAST PINE PARK AVENUE

# BURGLARIES

Every Day We Hear Stories Like the Following:

**Two Residents Robbed**

Denver, Sept. 12—Laid asleep at 10:30 p.m. was awakened by thieves who entered two residences here last tonight, stole about average, were taken away.

The first home entered was that of A. C. Kline, 1010 E. 10th. The thieves obtained a diamond ring valued at \$10,000 and clothing valued at \$1,000.

The second residence entered was that of Louis C. Cline, 1010 E. 10th. The thieves carried away silverware and jewelry valued at \$1,000.

**Golf Apartments Burglarized Early This Morning**

Portland, Ore., Oct. 10—Early this morning the home of Louis M. Hall, in the Golf Apartments, was entered by the Golf Apartments. The thieves stole a diamond ring valued at \$1,000 and jewelry at \$1,000. The thieves were arrested by insurance, Police Station 10 and taken away.

**Report, Two Homes Robbed Last Night**

Two homes near Lake George, N.Y., were burglarized early last night. Three and a half tons of silverware, jewelry, and other valuables were taken from the homes. The thieves were taken away from the homes. The thieves were taken away from the homes. The thieves were taken away from the homes.

## IS YOUR PERSONAL PROPERTY INSURED?

If Not You Should See Us at Once

# THE SUN. REALTY COMPANY

INSURANCE REAL ESTATE LOANS

127 East Pikes Park Avenue Colorado Springs Colo. Phone 238

A reproduction of a loss draft is sometimes the best possible proof that an agency does something besides collect premiums. Here we have an effective combination of loss draft and news items.

Not long ago a big company offered its agents a series of humorous newspaper advertisements. The offer was featured in the magazine of that company and the response was tremendous. These agents seemed to feel that even if the loss ratio was bothering them there was no call to be so confoundedly serious about it in talking to the home folks.

To illustrate: An agency bought from a cut service a lot of old-time pictures drawn to look like old-time woodcuts. One was a group in a box at the opera, pretty lady with wasp-waisted corset, flanked on one side by a pompous

fellow with choker collar and big tie; on the other, an older man who may have had a collar or not—his whiskers prevented an exact statement. This was headed, "The Opera House," and the copy read:

"Was it 'Uncle Tom's Cabin' or the 'Old Homestead' that played at the Opera House on State Street, the night

you sat between Zeph Snoggins, who secretly hoped to burden himself upon you for life, and Uncle Joshua, whose boiled shirt was so stiff it interfered with his three-quart beard?

"At any rate it is today but a memory from the scrapbook of life.

"Insurance is an ever-present necessity.

"May we advise you on your insurance problems?"

The agent says this is "the sort of stuff my people want." If they read it the advertiser has scored one point, for the

 <p>"How can I avoid falling hair?"</p> <p>"Jump out of the way."</p> <p>You can't always avoid falling bricks, auto accidents, injuries while engaged in some sport, or the common little sprains and hurts that so often develop dangerously. But you can get dependable accident and health insurance at this agency of the Hartford Fire Insurance Company.</p>	 <p>"Why don't you blow your horn?"</p> <p>"Who do you think I am, Little Boy Blue?"</p> <p>You can't always avoid accidents by blowing your horn . . . nor by exercising care in driving your car . . . you have always to reckon with the carelessness of others. That's why you need complete automobile insurance written by this agency of the Hartford Fire Insurance Company.</p>	 <p>"W'illie, your arithmetic paper is very poor. I shall have to write to your father."</p> <p>"Give him five, teacher, he wrote that paper."</p> <p>Be careful who writes your insurance. Don't wait until the test of a fire or other misfortune comes to determine whether they are properly or poorly written. Consult this agency of the Hartford Fire Insurance Company today.</p>
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A combination of the conversational and humorous styles of copy. These advertisements are particularly interesting because they are so light in color that they stand out in contrast to the usual heavy black display used by local advertisers.

best copy in the world does no good if it is not noticed and read.

The illustration reproduced on the preceding page is taken from a company publication and shows the type of advertising that made a hit with a large group of agents.

### A Picture Is Worth a Thousand Words

AN old, experienced and successful copywriter once said to the writer of this chapter, "Service, service! Your have also heard it said that if posters didn't win the war they certainly raised the money to pay the bills.

With the coming of peace it was only natural that advertisers, always anxiously studying for ways to attract attention should turn to poster treatment.

The poster type of advertising demands artistic treatment of a high order. Any big picture and short message will not do. W. Livingston Larned, in his work on *Illustration in Advertising*, says:

"The poster advertisement must possess the following points:

- "Bold display of the name
- "Flat, unshaded areas of color or black and white tone.
- "Art treatment without fuss and furbelows.
- "Exceedingly simple composition.
- "The least number of words as to text.
- "Uninvolved figures or still-life ideas.
- "Simplicity in handling throughout."

Here is a virgin field for the local agent. Poster advertising, in strong blacks and liberal whites, used as reminder

and good will advertising, has almost limitless possibilities but its full effectiveness calls for larger units of space than local agents have as yet come to employ.

#### Service Copy That Tells What You Do

**A**N old, experienced and successful copywriter once said to the writer of this chapter, "Service, service! Your insurance agents are running the word 'service' to death. They have worn it to tatters. The word doesn't mean anything now." Suppose we agree—where the copy or the idea says simply "We give service."

However, of all business that uses advertising there is none that extends so many kinds of service and so important a class of service. Find, if you can, another business, of any magnitude, in which every one from president of the biggest company to the agent in the smallest field, is trying to reduce the cost to the public of the things or service he sells, as the business of insurance is striving to do. That is service of the greatest kind, for by reducing cost to the public, as used here, is not meant a senseless cutting of rates below the burning and expense ratios, but an honest, earnest effort to reduce the country's burning ratio so that there will be a margin of profit in the business.

So, broadly speaking, the work of the local agent is to sell indemnity for losses and to prevent losses.

The growth of advertising to tell of this dual duty by insurance agents has been remarkable, even though it has not kept pace with the service type of advertising in strictly merchandising lines.

Whereas the merchant, and the manufacturer behind him, have been selling the idea of better nourishment by offering recipe books; the cement maker, and his dealer, have been teaching concrete construction by plans and specification; the manufacturer of machinery has been teaching

the economy of labor-saving devices; so has the local agent been working for a lower annual fire loss by teaching fire prevention.

Service copy in insurance covers the right kind of policy to pay indemnity if loss comes, as well as education to help prevent the loss from occurring.

When these are covered specifically and explained with enthusiasm the local agent has a style of advertising that is most powerful and productive. Service advertising must say exactly what the agent will do—not vaguely promise "A wonderful service," leaving the reader to wonder whether that means changing the oil in the crank case or checking the blueprints of a proposed factory to make sure that the architect has the fire-stops properly planned.

The scope of an agency's "service" is controlled only by the agent's idea of good business. One agency may make elaborate surveys; another may simply draw the policy the way the property owner orders it and stop with the delivery of the contract and the collection of the premium. This present book will not step out of its character to discuss the matter of where service should begin or end.

Albert W. Shell & Co., of Cincinnati, O., ran an extensive campaign a few years ago, seeking for opportunities to demonstrate how far they would go in the matter of service.

A typical advertisement of this rather unusual and extensive service read:

#### "Are Your Risks Measured?"

"Your intention, when buying insurance, is to provide indemnity in case of loss. You plan to buy enough insurance to fully cover your loss. You also desire to pay the minimum rate for the protection—and not overinsure your property.

"In other words, you intend that your risks shall be exactly measured by your insurance. Make use of the Shell Service Plan and you can accomplish this. It provides for an



THE ENQUIRER (CINCINNATI) FRIDAY, JUNE 14, 1930

**Insurgents' Efforts Praised in Drive To Beat Hynickism**

**WATCH DOCKENSTEITZ**

**MAURETANIA**

**When does a Honeymoon-end?**

**California**

**1677-Albert W. Shell & Company-1926**

**1413-1415 First National Bank Bldg.**

**Phone Private Exchange Main 2175**

Showing how to dominate a newspaper full page and to compel attention with a half-page advertisement. It is impossible to bury a five column advertisement such as this one used by Albert W. Shell & Company of Cincinnati. The copy slant is different, too; it suggests the idea of coming to the agency and buying insurance.

appraisal of your property and an audit of your insurance, thereby making certain that you have full protection—no more, no less—at minimum cost. A phone call will bring you this service."

Service copy does not have to be involved to be effective; neither is it necessary to promise much, so long as the service that is offered is made clear and interesting. For example, Tracey & Platt of Marietta, Ia., advertise

"Service Beyond the Premium.

"Payment of your premium does not mean that you are forgotten until the next payment is due. On the contrary this agency is on the alert at all times to shoulder your insurance problems.

"Common sense demands that your insurance matters should be handled by men trained to solve insurance problems, men capable of relieving you of all worry concerning your insurance needs."

That is a complete picture of one sort of service, made possible by training in the business.

Fire prevention service ranges all the way from a warning, "Oh, no; you can't do that!" to an elaborate survey and lengthy report made by a highly trained engineer, sometimes covering a hundred pages in a book. Henry & Talley, of Hickman, Ky., advertised a bit of simple fire prevention service when they said:

"That new garage! Stop worrying about it. There are ways you can build and not endanger your house or raise the insurance rate.

"Investigate—then insure.

"Fire prevention experts through this agency will gladly tell you how to prevent unnecessary loss through fire, and will sell you safe insurance."



And the Lancaster Insurance Agency, of Lancaster, S. C., carried the idea one step further by advertising:

" 'Here, and here, and here,' says the underwriter, pointing to glaring hazards you do not see because you live so close to fire dangers every day.

"Insurance underwriters and engineers are men trained to look for the causes of fire in your plant. They can tell you how these dangers can be overcome so far as it is humanly possible to correct them. And if fire should come in spite of your precautions they will see to it that you are fully insured.

"If you want a detailed explanation, write or telephone."

Then there is the possibility of writing service copy by explaining other lines of property insurance.

George H. Owen & Company, of East Liverpool, O., show the almost limitless possibilities of service copy by telling about rent insurance. They said:

"Rent? We will pay that.

"One form of fire loss is not covered by regular fire insurance—the loss of rents when fire makes a building untenable.

"If not protected, you must stand loss of income while rebuilding.

"Rent insurance completely indemnifies you against rental loss. If you occupy the building it pays your rent until the building is replaced. The men in this agency are experts in ferreting out hazards. Their long experience in reducing fire risks may be of great assistance to you without extra cost."

Service copy of this sort is sometimes called "good will copy." It differs from the usual good will or reminder copy in that it specifically tells about a feature of the agency's

service or a kind of fire prevention cooperation freely offered and as freely performed.

### Telegrams Are Not Copy

BY the very nature of things insurance agents cannot always use big space and write full, long messages. They must at times write short advertisements—must employ what has been called the "fifty-word advertising technique". This abbreviated style has been likened to the writing of a telegram but there is little similarity between a short advertisement and a telegram, for the writing of short copy is not merely a trick of breaking long sentences up into short statements. In a telegram you give facts, tell all you want to say and leave nothing to the imagination. In a short bit of copy the copywriter deals with suggestions rather than sentences. He tries to start the reader on a given line of thought to shove him up a mental path toward the idea that the advertiser wants to put over. The reader is then left to follow the thought and to act on the suggestion.

### Copywriting in General

ARTHUR BRISBANE gives us some sage advice about writing any kind of an advertisement. He says that any advertisement to be highly successful must make readers

1. See it.
2. Read it.
3. Understand it.
4. Believe it.
5. Want it

According to Brisbane, the good advertisement must be written in such simple and understandable style that it is as easy to go on reading it as it is to stop. Whatever the writer does should be done as though it had never been done or written before. Then Brisbane asks us to compare "To be

or not to be" with the reply made by Herbert Spencer when he was asked for a definition of the law of evolution. Spencer said: "It is an integration of matter and concomitant dissipation of motion, during which the matter passes from an indefinite, incoherent homogeneity to a definite, coherent heterogeneity and during which the retained motion undergoes a parallel transformation."

The writer of advertising must think about facts instead of words. When a house is on fire, the owner rushing out to get help says, "The house is on fire!" He doesn't use words about the gigantic conflagration and the imminent probability of catastrophe befalling his dependents.

## CHAPTER VI

### The Agency Office and Its Relation to Advertising

**I**T is easy to become so interested in trees that you fail to see the forest. Just so it is easy to become so interested in day by day agency activity that some larger, more obvious matters of vital importance are overlooked.

A merchant who owns a corner drug store (most druggists do find corner locations) started talking about store and office locations—their value in attracting trade, the dependence of business on crowds, and other problems to which every successful retailer must give constant consideration.

This druggist said:

"Let me tell you what I consider your local insurance agents' big mistake. It is in not half selling the location of their offices. By that I mean that a great many people in this town don't know where a good agent is located when they *do* need insurance.

"I can tell you now the names of two agents whose advertising has reached me, but I am not an 'old resident' and I couldn't possibly find the office of either of these men without bothering to make inquiries. This is dead wrong, and may mean the waste of many dollars spent in an advertising appropriation. An insurance agent may have a street-floor office on the busiest thoroughfare, but more frequently it is upstairs or on a side street or perhaps in an office that is used by two or three other individuals. Wherever it is, its location can and should be sold."

The druggist was right. People dislike to ask questions, and it is a nuisance, to say the least; consequently the agent



It is a pleasure for a customer to drop in and do business with Dan Downen, an agent at Pullman, Wash. The office itself is a splendid advertisement that is in constant circulation. The day is coming when this type of office will be the rule rather than the exception.

who can sell his location to his community has gone a long way toward getting his business out of the rut that results from a clientele made up almost entirely of personal friends.

#### Selling the Office Location

**"O**PPPOSITE the Town Clock," the slogan used by Butler's Insurance Agency of Middletown, Conn., is an example of selling a location intensively. Mr. Butler's office is directly opposite the timepiece that is called the "Town Clock," and this slogan has been a Middletown byword for years. Middletown buys its insurance "Opposite the Town Clock."

There are other good phrases that identify an agency location. They need not be clever or "catchy" but just

understandable English. They should locate the agency in reference to some well-known building or landmark. "Over the Post Office," "Just Under the Railroad Bridge," "On the Old Turnpike," "Three Doors from Library," "Over Blank's Department Store," "Next to the Hotel"—It is not difficult to apply the idea to any agency.

The corner merchant had other points in his argument, for continuing he said:

"I am a druggist. I know that a good location is half the battle, and in some respects my business is different, I'll admit. People wander into my store because they are reminded of an every day want as they pass it; because they feel thirsty or see a magazine that they like or want an evening newspaper. My drug department is perhaps more like the insurance business. People hunt me up *after* they feel a need for drugs or medicine, seldom because I create the desire by displaying the drugs in my window.

"You seldom see a window exhibit of drugs alone. Patent medicine perhaps, but not pure drugs. The window display space is too valuable for drugs. It is used for the display of other lines. But get this: the other lines have helped to sell my location so that when a customer needs drugs, he knows where he can get them.

"It's about that way with insurance. Advertising will do much to impress people with the need for insurance and will go far toward selling the service of an agency, but if you fail to leave a very definite idea of the location of your office, you have done only half a job.

#### A Good Location Helps

**"A** DOCTOR or dentist has much the same problem. Old residents of a community will stick close to the family doctor wherever he may live, but the newcomers will usually go to the physician or dentist whose office they have passed on their way to work or remember having seen or some other occasion.



It is a pleasure for a customer to drop in and do business with Dan Downen, an agent at Pullman, Wash. The office itself is a splendid advertisement that is in constant circulation. The day is coming when this type of office will be the rule rather than the exception.

who can sell his location to his community has gone a long way toward getting his business out of the rut that results from a clientele made up almost entirely of personal friends.

#### Selling the Office Location

**"O**PPPOSITE the Town Clock," the slogan used by Butler's Insurance Agency of Middletown, Conn., is an example of selling a location intensively. Mr. Butler's office is directly opposite the timepiece that is called the "Town Clock," and this slogan has been a Middletown byword for years. Middletown buys its insurance "Opposite the Town Clock."

There are other good phrases that identify an agency location. They need not be clever or "catchy" but just

understandable English. They should locate the agency in reference to some well-known building or landmark. "Over the Post Office," "Just Under the Railroad Bridge," "On the Old Turnpike," "Three Doors from Library," "Over Blank's Department Store," "Next to the Hotel"—It is not difficult to apply the idea to any agency.

The corner merchant had other points in his argument, for continuing he said:

"I am a druggist. I know that a good location is half the battle, and in some respects my business is different, I'll admit. People wander into my store because they are reminded of an every day want as they pass it; because they feel thirsty or see a magazine that they like or want an evening newspaper. My drug department is perhaps more like the insurance business. People hunt me up *after* they feel a need for drugs or medicine, seldom because I create the desire by displaying the drugs in my window.

"You seldom see a window exhibit of drugs alone. Patent medicine perhaps, but not pure drugs. The window display space is too valuable for drugs. It is used for the display of other lines. But get this: the other lines have helped to sell my location so that when a customer needs drugs, he knows where he can get them.

"It's about that way with insurance. Advertising will do much to impress people with the need for insurance and will go far toward selling the service of an agency, but if you fail to leave a very definite idea of the location of your office, you have done only half a job.

#### A Good Location Helps

**"A** DOCTOR or dentist has much the same problem. Old residents of a community will stick close to the family doctor wherever he may live, but the newcomers will usually go to the physician or dentist whose office they have passed on their way to work or remember having seen or some other occasion.

"If I were an insurance agent, I would do everything that I possibly could to sell the location of my place of business. I'd get an office on the street, if possible, I'd display a first-class sign outside my office. I'd put up a bulletin board. I'd devote a part of my advertising just to telling people where they could find me. I'd print up some folders with perhaps a map of the business section and a red cross showing the location of my office. I'd photograph the place, and include that in the folder. I'd adopt one of those 'Over the Bank' or 'Next to the Court House' slogans and put it everywhere—on my letterheads, in my 'ads,' and on the imprinted matter I received from the companies. In fact, there isn't much I wouldn't do to let people know how to find my office when they wanted insurance."

Every retailer knows from experience that location is not everything but that it means a great deal. Everybody cannot have a corner office nor is it always possible to be "down on the street," but the next best thing is to sell one's present place of business so well that the whole town will associate "insurance" with "Over the Bank" or some equally good descriptive phrase. Sometimes it is possible to capitalize a poor location. A Boston clothier who has made a marked success has a store situated a short distance from the main thoroughfare. All of his advertisements read: "A Little Out of the Way, But It Pays to Walk."

#### The Value of Persistency

**P**ROPERTY owners do not buy insurance every day—the number of times a year they even think insurance depends largely upon the frequency with which an agency reminds them by its advertising. Then when a real need to buy *does* come, all of the reminders about location of an agency office roll up into one big ball of suggestion—"Over the Bank!" It isn't a matter of psychology so much as it is plain stick-to-it-iveness and bulldog persistency on the part of the agency that drags the prospect into the office.

Have you ever studied the location, the arrangement of merchandise, and the general appearance of the United Cigar Stores, the stores of the United Drug Company, or the restaurants of the Child's system? Do these great organizations believe in the value of "appearance"?

Every one who has traded in these stores or eaten a meal in a Child's restaurant knows the answer. As a matter of fact, the management of any chain organization that caters to the retail trade devotes hours of times to finding the most attractive method of displaying merchandise and of arranging the fixtures of the store. Systems that work when given a trial in one store are ordered duplicated in all others.

Compare the better drug and grocery stores of the present day with the stuffy apothecary shops and the cracker-barrel-provision dispensaries of the past. Our progress in neatness has served to emphasize the cash value of "appearance" in a store. It is significant, too, today that of two competing stores handling a similar class of merchandise and favored by equally good locations, the neater, more attractive store is invariably the leader.

#### The Exception That Proves the Rule

**G**RANTING the importance of this factor of physical appearance to the local retailer, consider for a moment the influence of office "looks" on the business done by an insurance agency. Does a neat, well-kept office have anything to do with premium income?

You may answer this question by calling to mind some agency that handles a larger volume of business but is often given undesirable word-of-mouth publicity as a result of the general disorder and chaotic condition of its office. There *are* exceptions. But isn't it almost A-B-C logic to admit that any agency might acquire *more* business, a *better* reputation in a community, and a *larger* fund of good

will by observing a few of the fundamental rules of good housekeeping and efficient office arrangement?

The property owners of a community are, with the present day development of intensified agency service, coming into closer contact with agencies, and more and more business is being transacted "over the counter." The up-to-date office is becoming a reception room for clients and that is just what it should be. A neat, well-kept, attractive office will often sell the idea of service to a prospect much more effectively than an hour's word-of-mouth argument.

There is a "best" way to do everything, and the agent who keeps ahead of competition is the one who first discovers the best way to handle the various phases of his business. An office—its location, its arrangement and its appearance—has proven to be no small factor in the success of hundreds of agency organizations. An agency with its office on the street in the business section of a community has a wonderful opportunity to sell its service.

#### Window Displays Are Valuable

ALTHOUGH an agency is not offering the public a tangible article such as groceries or dry goods that can be arranged on display in a window, nevertheless there are methods of staging attractive exhibits that will picture the various forms of protection that an agent has for sale. Imagination, a few stage properties, and a determination to keep a good display constantly before the prospects who pass the office are all that are required to capitalize a favorable location.

Wherever an office is located, on the street, or on the top floor of a block that boasts no elevator facilities, customers and prospects *do* enter it frequently and are impressed favorably or otherwise. When some time in the course of a conversation that turns insurance-wise, your agency is mentioned, the impression gained by the visit is

promptly reported. Then you receive the kind of word-of-mouth publicity that helps—or hurts.

There seems to be in this day and generation a definite movement to move insurance agencies down on the street and the larger agencies are building special structures designed for their convenience. A whole chapter could be written by an expert on housing and efficiency on the subject of the planning of a local agency office. There is an agency called Humphrey & Vandervoort in Tonawanda, N. Y., whose new building illustrates this trend in agency development. The agency was established in 1873 and grew with the territory that it served. It became apparent not long ago that it would be good business to erect a new office building built for the immediate convenience of the agency and with an eye to the future.

#### A Model Agency Headquarters

A SITE was secured at the junction of two streets which gave the agency a plot of ground triangular in shape and permitted light to enter on three sides of the building.

Mr. Lawrence Humphrey of the agency explains the office arrangement as follows:

"It was decided that a pleasing entrance or lobby was essential and considerable space was given to this, and arrangements were made so that when customers entered, the Underwriting Department would be directly in front of them and the Cashier's office convenient to them on the left.

"At the right you will notice a conference room and directly in back of that a large private office for the firm. We have arranged our office so that any customer may be seen at once by members of the firm, who always make it a point to speak to clients whenever possible.

"Directly back of our private office is another office for outside solicitors. The main part of the building, however, is occupied by the Underwriting Department and this is la-



beled on the diagram 'General Office'. Leading from the back of the Underwriting Room (at the upper left-hand corner of the plan) is our large fireproof vault equipped with steel shelving. In this all of our live records are kept. This vault extends outside of the building proper and consequently does not cut into the floor space of the Underwriting Department. We also have a second vault in the basement in which all of our dead files and records are kept.

"Our building is so planned that a second story may be added at any time.

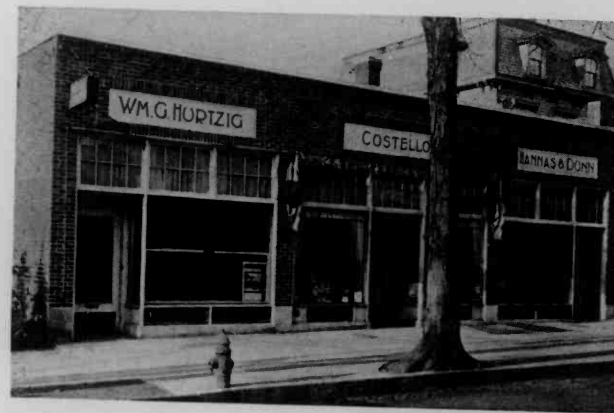
#### The Ground Floor Paid

IT is interesting to note that the agency is thoroughly satisfied with its ground floor location. "Results have proven the wisdom of our decision to have a ground floor office," says Mr. Humphrey, an experienced local agent.

It frequently happens that some property just outside of the high rent district yet not far from the main highway of business traffic is abandoned by the organization that originally occupied it and is made available at a relatively low rent or purchase price. We have in mind, for example, the property occupied by the William B. Joyce agency at St. Paul, Minn. This was formerly a newspaper office and with a few alterations was adapted to the agency's uses. An agent can often occupy a property that does not have the modern "store front" that is almost an essential for a merchant, for by means of outside display boards and moderate window display space an agency can attract a great deal of attention.

After all, if it is good business for a bank to be on the street floor, it is quite as good business for an insurance agency to be there, and if it is good business for a bank to have conveniently arranged quarters, it is good business for an insurance agency to do so. This comparison is a fair one because both banks and insurance agencies deal solely in service. There is no question of stocking merchandise or of displaying it. It is a question whether in-

surance agencies would not do well to emulate their banker friends by cutting out the traditional "counter" and moving the desks of the agency officials "up front" where their customers could see them and could conveniently sit down



The up-to-date office of Wm. G. Hurtzig of Morristown, New Jersey. Mr. Hurtzig says that the higher rent of a ground floor location pays and pays well. Mr. Hurtzig uses window posters and Flexlume electric signs.

and talk business. At all events there should be some method of giving every customer who enters the door an immediate and cordial reception. Some one should be on the job who is qualified for this type of work. In a small agency it will be the agent, and in large agency it may be some clerk who is thoroughly familiar with the organization and who is tactful and courteous. Where some arrangement of this kind has not been made the agency loses a great deal of the good will it may build up through outside advertising and salesmanship. No customer wishes to be obliged, upon entering an office, to stand around and wonder what to do next.



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THE AGENCY OFFICE

95

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It is important as an agency grows and as it moves into larger and more elaborate quarters that the old spirit of personal service that existed in the original one-man organization be maintained. There is always the danger of a growing organization putting on a top hat and a frock coat, or as the agent's collegiate son might say, "putting on too much dog."

## CHAPTER VII

### The Use of Direct Advertising by Local Agents

**D**IRECT advertising goes direct to the class of people who can use the service or article that is being advertised.

Direct advertising does not necessarily have to be sent through the mails. It may be delivered personally or it may be delivered by a canvasser. Direct advertising is opposed to the sort of advertising that appears in the pages of a magazine or newspaper—that is, it is opposed to it so far as our definition is concerned, but in actual practice, direct advertising is supplementary to publication advertising and frequently ties up very closely with it.

An insurance agent can use direct advertising to wonderful advantage, for he has a great many different types of prospects. From an advertising standpoint there is this essential difference between an insurance agency and a grocery store: the grocery store has as its prospects all the families of the community. It does not sell its breakfast foods to one type of people, its canned goods to another, and its fruit and vegetables to still another. The insurance agency, on the other hand, has one type of customer for its workmen's compensation policy, another for its golfers' policies, still another for automobile policies, and so on. Of course, there may be some duplication, but it would never do for an agency to solicit workmen's compensation business from the individuals who employed no men but were already on its books for automobile lines, and it would be the height of folly to write a letter explaining rain insurance to a list

of people who seemed to be good prospects for residence fire insurance policies only.

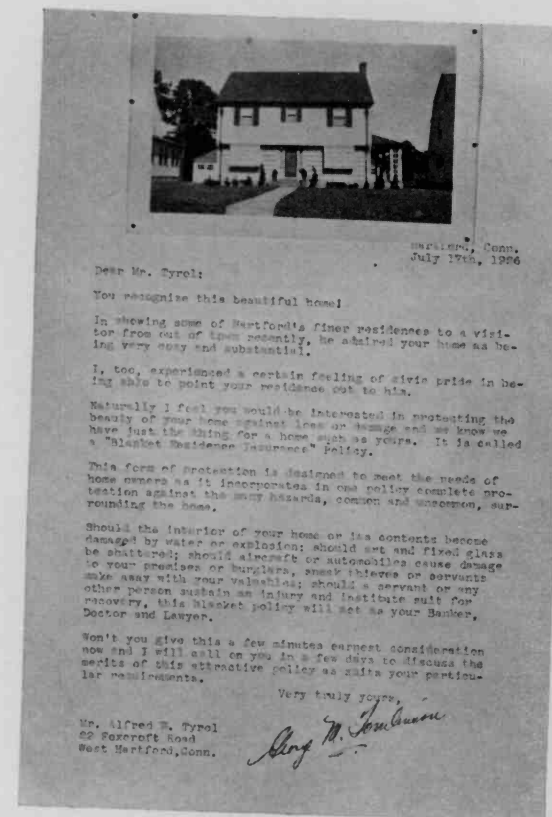
#### Simple, After All

**T**HERE is really nothing complicated about direct advertising. It is simply a matter of telling a number of people simultaneously something that you wish them to know. We will say that there has been a change in residence burglary rates—a revision downward. Now right away an aggressive agent will recognize in this lower rate a good sales argument. But of what avail is it if the reduction is known only to the agent and the few friends and customers he happens to meet and solicit? The agent who has an aggressive competitor must recognize immediately that his competitor may secure the business if he (the agent) is not very much on the job. The obvious thing to do, therefore, is to write an interesting letter about this rate reduction and to tell people who are carrying burglary insurance that this is an excellent time to check up on the amount that they have and to increase it if necessary, and to tell uninsured prospects of the importance of the reduction and the value of the coverage. Once this situation has been explained to a good list of prospects, it is a simple matter to follow up the letter by a 'phone call, a personal visit, or both.

Whether or not a letter or a folder or any other type of direct mail matter pays for itself in actual business written depends upon the matter which is being advertised, the character of the list and the way in which the presentation is made. A letter which offers a free souvenir key-case to the individual who sends back a reply card will bring far more in the way of returns than a letter that contains no free offer and that refers to a policy that sells for a relatively large premium.

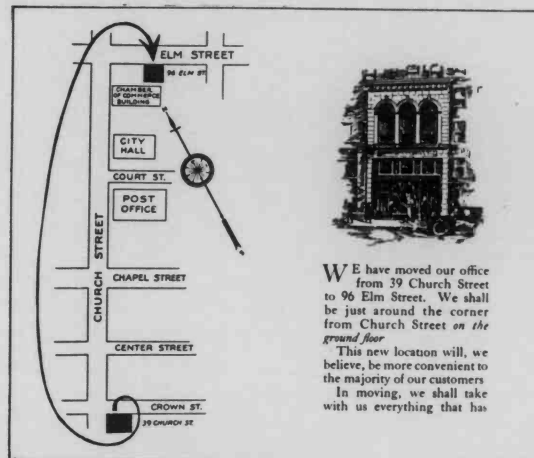
#### Letterheads Are Advertising

**A**S a matter of fact, every bit of printed matter used by an agency is direct advertising of a sort. Letterheads and billheads are advertising. A letterhead may simply



A circular letter headed by an actual photograph of the residence of the individual who is being solicited for a "Blanket Residence Insurance" policy. These letters were individually typed and signed in pen and ink.

carry the name, address and 'phone number of the agency, but a great deal depends on whether or not it is printed on good paper and whether or not it is neatly typed and carefully folded. Even the envelope creates an impression—



The inside two pages of a folder issued by North's Insurance Agency of New Haven on the occasion of a "moving day." The small map on the left-hand page tells its own story and the illustration of the building and the few paragraphs of copy complete the picture.

good, bad or indifferent. A billhead is good advertising if it is properly handled. A collection letter is good advertising if it is well written, and an agent's business card is good advertising provided it is neat, attractive in appearance and in keeping with the dignity of the business in which the agent is engaged.

There are dozens of ways in which a local agent can at very little cost add bushels of good will to the agency ledger.

In Elkhart, Kan., an agent by the name of W. N. Melton makes his bank checks carry a brief reminder that he

represents one of the best-known fire insurance companies in America. On each check appears the company trademark and slogan. This publicity-on-a-check idea is decidedly worth while for two reasons: First, it strikes a prospect when he is felling very kindly toward the sender of the check; and, second, a check usually gets a very thorough reading by every one through whose hands it passes.

### Even the Flivver Counts

THE agency car is also a publicity medium that can often be used to advantage. Especially is this true where the car is used by salesmen and is constantly on the road.

Mr. J. H. Shurman of the Shurman-Reinsch Agency of Collinsville, Ill., believes thoroughly in this auto-publicity idea, and the office flivver carries the agency name painted in bold letters along both sides and across the back of the car.

Mr. Shurman says: "Henry Ford makes them run, but we make them talk. Our car is known for twenty miles in any direction from Collinsville."

Another agent uses a closed touring car that is equipped with roller curtains on the side windows. When the car is being used for business, the curtains are pulled down and on them in neat gilt lettering appears the agency name, address, and a brief slogan. If the car is out on a pleasure trip, the curtains are rolled up and no advertising can be seen. "Frankly, I couldn't afford this particular make of car unless I made it earn a part of its 'keep'," says the agent.

### Renewals—Right and Wrong

THERE are two methods of handling renewals. The first and more common is to send a new policy with a printed or processed letter that "begs to enclose renewal of policy No. so and so, covering such and such property, situ-

EDIFICIO "CIDOSA"  
24, UNDAVIA, PUNO 16  
MONTAÑAS, PUNO, PERU

CLAVE A. B. C. 674, 68  
CABLE "MAYIT"

TEL. 4292  
TEL. 1944-1945 (1946)

MANUEL A. LEVY E HIJOS

AGENTES GENERALES Y REPRESENTANTES DE  
THE LONDON & LANCASHIRE INSURANCE CO. LTD.  
LONDRES Y LIVERPOOL

THE HARTFORD FIRE INSURANCE CO.  
HARTFORD, CONN.

AGENTES GENERALES Y REPRESENTANTES DE  
SOCIETAT INSURANSA I AJUTADORS  
SEGURIS  
OUTRA INCENDIO  
DE TRANSPORT  
MARITIMOS I TERRESTRES  
AUTOMOVILES  
DENTAS, ORIENTALES, ETC.

AGENTES GENERALES CONTRA EL INCENDIO  
PARIS

MEXICO, D. F.

Señor Propietario:

Como dueño del edificio que ocupa su residencia, o como inquilino del mismo, o simplemente como propietario de los muebles que destina usted a su comodidad y a la de los suyos, ha pensado un momento en lo que haría si un incendio destruyera TODO?

Si el edificio que usted ha contratado para dar albergue y bienestar a su familia, o sencillamente los muebles y enseres que usted ha comprado para formar su hogar, son destruidos por el FUEGO, ¿o sólo tendría que lamentar la pérdida material, sino que pasaría sobre sus espaldas una responsabilidad moral por falta de previsión, pues sufrirían por esa falta su amante esposa y sus pequeños hijos?

Usted no tiene derecho de dejar por falta de previsión a su familia sin hogar.

Nosotros estamos en condiciones de ayudarle a resolver este problema que merece la atención de todo buen padre de familia. Usted no puede saber cuándo tocará a sus puertas EL MONSTRUO DEL FUEGO; pero sí puede estar prevenido contra las pérdidas que le ocasiona. Nosotros podemos proporcionarle un Seguro bueno y económico mediante el cual usted puede reponer rápidamente TODO lo que el fuego le destruya.

Una llamada telefónica, o una postal, y con todo gusto proporcionaremos a usted cuanto información se sirva solicitar respecto a estos seguros.

De usted muy atentamente,  
MANUEL A. LEVY E HIJOS.

An adaptation of the fire demon used in the Hartford's national advertising campaign to the uses of a general agency in Mexico. The fire demon was printed in gray and light red as a background for a circular letter.

ated on some street," and ends with a wish that "this will be entirely satisfactory," while the agency "remains very truly yours."

That sort of renewal system completely overlooks one of the best opportunities that an agency ever has to clinch the business now on the books and to sell additional insurance.

The letter that goes out with a renewal should be crammed full of agency service, and of sales talk. You have, in forwarding a policy, a logical excuse to write an assured. It pays to make the most of the opportunity. Try and sell additional coverage. Don't overdo it, but in a cordial, human sort of way get close to your assured and convince him that your agency is very much on the job.

Fred C. Lynam & Company of Bar Harbor, Me., are using a type of renewal letter that is something more than a mere letter of transmittal.

In addition to a typewritten note, this agency has printed on every letterhead that goes with a policy, a brief message about the policy contract; boiled down "Facts that Every Property Owner Should Know."

These are worth reprinting, and read as follows:

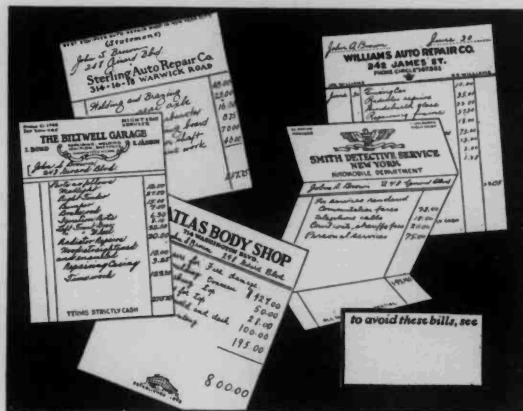
The printed conditions of the policies of most companies are alike, and in all respects should be closely heeded; but in addition, policyholders are urged to carefully observe the following:

An insurance policy is a contract between yourself and the insurance company, by which the insurance company agrees to indemnify you, in case you suffer loss on account of the destruction or damage by fire of certain property described in the contract.

The policy insures property in a particular location. If you move it elsewhere, the policy will not follow unless and until the company, through its agent, has agreed to transfer the insurance to the new location.

If there be a change of title or interest in the property after a policy is issued, or if personal property thereafter be mortgaged, you should have notice of the fact endorsed on the policy at once.

If the property be sold, the insurance does not protect the purchaser unless the policy be appropriately endorsed.



The front and back cover of an unusual automobile insurance folder. Here we have the car owner confronted with the bills that, without proper insurance he would be obliged to meet.

If the property becomes vacant or the hazard be otherwise increased, the company's consent thereto must be endorsed on the policy.

When the policies of more than one company cover the same property, the written portion of all policies should read alike; otherwise, trouble and delay may arise in adjustments.

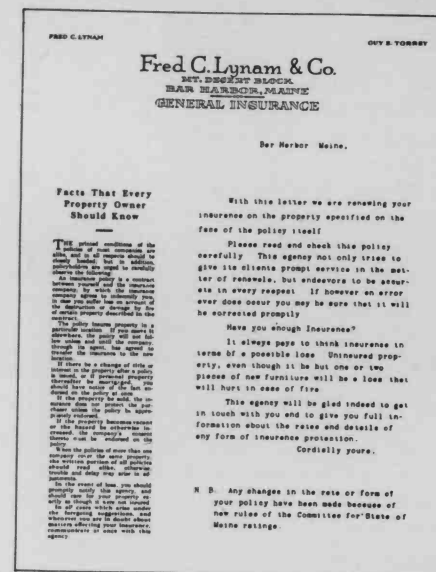
In the event of loss, you should promptly notify this agency, and should care for your property exactly as though it were not insured.

In all cases which arise under the foregoing suggestions, and whenever you are in doubt about matters affecting your insurance, communicate at once with this agency.

There are other ways in which valuable publicity may be secured aside from any regular program of agency advertising.

### The List Comes First

OF course direct mail advertising always begins with a list of prospects and a great deal of the success of the advertising depends upon the carefulness with which the



A renewal letter that solicits larger lines on under-insured property and that gives the assured real service by outlining in a few brief paragraphs the essentials of the fire contract.

list is selected or prepared. Every agent has himself received advertising matter that should never have been addressed to him—advertising for something in which by the very nature of his business he can not possibly be interested.

It is impossible to make long-range suggestions in regard to the classifying of a mailing list of agency prospects, whether this list be maintained on sheets of paper, in card index form, or on addressing machine stencils. The important thing is for the agent to begin a list of some kind or other and to keep it alive. As the agent maintains a list and carries on a regular advertising program, he will find that his list will develop into such a gold mine of good leads and good business that he will lock it up in the safe at night. The important thing is to start the list and then as time goes on to classify it by index tabs, colored cards, or in some other manner so that advertising matter can be sent different types of prospects.

Unfortunately one of the most frequently overlooked sources of business may be found somewhere on an agent's shelves in a ledger or account book from which can be culled the names of individuals who were formerly policyholders but have for one reason or another dropped out of sight. The least that an agency can do is to write such individuals and find what caused them to swap horses in the middle of the stream.

#### The Prospect's List and Customer's List

MANY agents have found it desirable to maintain two mailing lists in separate file drawers, one a list of prospects and the other a list of customers. Of course every customer is a prospect until he has all the insurance he requires, but it is not desirable, as a rule, that the name of an individual or concern that is not on an agency's books for any line whatever should be mixed up with the customer's list.

The following tentative classification would permit an agency to do some very effective direct mail advertising. The list is based on the assumption that there are three members of the agency firm—Mr. Smith, Mr. Jones and Mr. Brown.

With this classification a special letter could be sent at the beginning of the automobile season to all people on the agency's books who carried other lines but no automobile insurance. Or a letter could be written to people carrying fire insurance but no business interruption insurance. A letter could also be written regarding business interruption insurance as it applied particularly to either mercantile risks or manufacturing risks. These are but a few combinations that permit the "personalizing" of advertising.

#### Possible Agency Mailing List Classification

- |                  |  |
|------------------|--|
| <i>Customers</i> | LIST NO. 1   |
| Classification   | 1. Has fire insurance in this agency.                  |
|                  | 2. Has auto insurance in this agency.                  |
|                  | 3. Has business interruption insurance in this agency. |
|                  | 4. Has compensation insurance in this agency.          |
|                  | 5. Has liability insurance in this agency.             |
|                  | 6. Manufacturing risk.                                 |
|                  | 7. Mercantile risk.                                    |
|                  | 8. Dwelling risk.                                      |
|                  | 9. Preferred (the better class of) customers.          |
|                  | 10. F. G. Smith's personal customers.                  |
|                  | 11. R. B. Brown's personal customers.                  |
|                  | 12. J. E. Jones' personal customers.                   |

- |                  |   |
|------------------|---|
| <i>Prospects</i> | LIST NO. 2                                |
| Classification   | 1. Fire insurance prospects.              |
|                  | 2. Manufacturing risk.                    |
|                  | 3. Mercantile risk.                       |
|                  | 4. Business Interruption prospects.       |
|                  | 5. Prospects for (other important lines). |



6. Prospects for (other important lines).
7. Prospects for (other important lines).
8. Prospects for (other important lines).
9. Prospects for (other important lines).

Classification numbers 10, 11 and 12 make it possible to select the customers whose business is controlled largely by the principals of the agency. In this way personal Christmas cards, for example, could readily be sent out to Mr. Smith's customers, or special advertising that would be thoroughly personal in its wording and application could be addressed to the proper individuals with very little difficulty.

It should be noted right here that the post office will correct mailing lists at cost; in other words, if you will turn your mailing list over to the postmaster, he will check up on the names and addresses and send it back to you with "dead" names eliminated and street numbers, box numbers, etc. corrected. The Post Office Department at the present time pays substitute clerks 65 cents per hour and that is the only charge to the owner of the list. One clerk can easily check and correct upwards of 500 names a day.

A mailing list is merely "business that hasn't hatched."

There is a world of truth in this simile, and if it were carried a bit further we might say that in order to make a list produce results a very careful process of "incubation" is necessary. Briefly, it is a question of sending the right thing to the right prospect at the right time.

This is no easy task.

But then, real selling is never easy. If it were, any one could be an insurance agent, and there wouldn't be any fun in it.

Here is the secret of the successful mail advertising of Mr. F. Murray Campbell, agent at Greensburg, Pa., who mails attractive advertising cards to a list of good prospects each month.

Mr. Campbell says:

We send these cards out about the 10th of the month instead of the 1st of the month, as we figure that if people receive these with their usual monthly supply of statements, bills, etc., they will not be given as much attention as if they were received at some time in the month when the mail is less congested.

Each month we have received at least one new policy due directly to these cards, and sometimes as high as five new policies, and in addition, quite a number of people to whom they have been sent have even taken the time to explain (with reasons that are beyond argument) why they were unable to bring their business to my office. Naturally, I am well pleased with this advertising.

Our mailing lists have been made up from directories, both the city and telephone, and these lists have been supplemented by making note of people whom one meets casually, and whom we feel would be customers if our business were brought to their attention.

I have secured a great number of names by looking over the people at various meetings, such as the Rotary Club, Chamber of Commerce, and at the various social gathering places, such as the Country Club, Y. M. C. A., and similar places, where one can make memoranda of people who are very good friends but with whom he has no business relations.

Mr. Campbell has secured results from his direct-mail advertising because of the thought that he has put into it. He does not just "send the cards out," but chooses a strategic time to send them out. He does not simply "get up a list" from a 'phone book or directory, but chooses repre-

sentative names and often takes time to note new names of people who he feels should be on his list.

#### "Guaranteed" Circulation

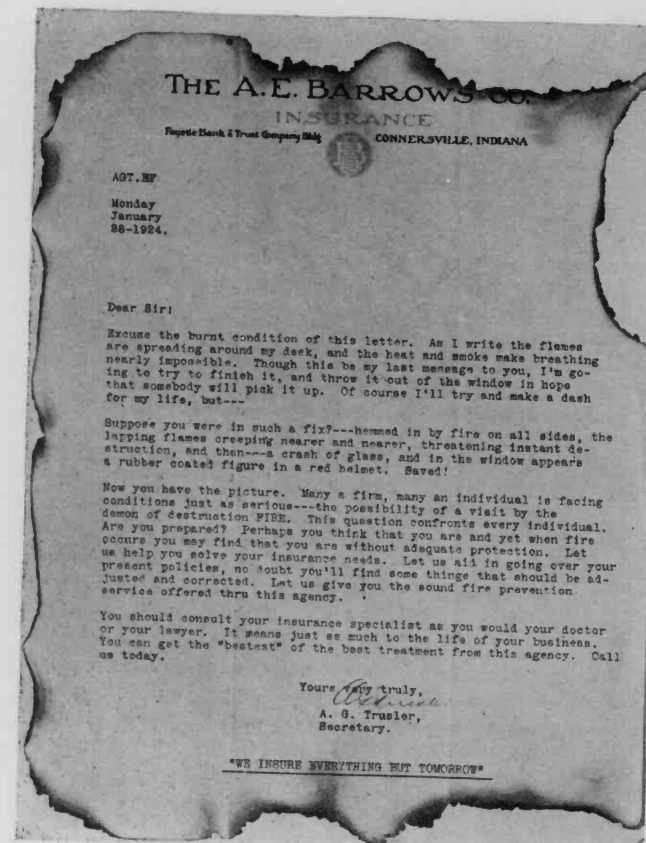
**T**HE great advantage of using the mails as a medium of advertising lies in the fact that it is possible to send your salesmessage where it will do the most good. In other words, you can select your list with great care and be absolutely certain that so far as circulation goes your advertising will not be wasted.

It is one thing, however, to send a man a letter and another to make sure that he reads it. Perhaps no form of advertising is quite so likely to be filed in the waste-basket as a circular letter, and for that very reason it is extremely important that everything possible be done to force your prospects to read your message. That means in the first place that the letter should be well written; it means that the first sentence of the letter *must* attract the reader's attention and so lead him into the first paragraph, and by the same token the first paragraph must be so interesting that it will cause the reader to "follow through" right down to the end of the letter and the writer's signature.

Then there is another way of insuring the reading of a circular letter. That consists of altering the physical form of the letter in some way that will attract immediate attention. There are, for example, such things as "giant letters"—that is, imitation typewritten letters five or six times the size of the ordinary letters, and there are miniature letters that go to the opposite extreme. Some letters are printed on paper of unusual color or finish. Others are illustrated, or are printed on some particularly striking letterheads.

#### The Burnt Letter Idea

**A** NOVEL stunt that has been used by many local agents—always to good advantage—consists in sending out circular letters that have been burned around the edges or



An example of the "burnt letter idea." Many agents have reported that this particular advertising stunt has paid for itself many times over. If a large number of these letters are to be sent out, the burnt edge effect can be obtained by applying a hot iron to the edge of a compact pile of letters.

at one of the corners. A letter upon stationery that has been treated in this way gives an almost perfect "atmosphere" for a fire insurance sales message. If a large number of these letters are to be sent out, a convenient way of charring the edges is to apply a hot iron to them.

Mr. A. G. Trusler, of the A. E. Barrows Company of Connersville, Ind., used a variation of this idea when he sent out the following letter:

Excuse the burnt condition of this letter. As I write the flames are spreading around my desk, and the heat and smoke make breathing nearly impossible. Though this be my last message to you, I'm going to try to finish it, and throw it out of the window in the hope that somebody will pick it up. Of course I'll try and make a dash for my life, but—

Suppose you were in such a fix—hemmed in by fire on all sides, the lapping flames creeping nearer and nearer, threatening instant destruction, and then—a crash of glass, and in the window appears a rubber-coated figure in a red helmet, and you are rescued.

Now you have the picture. Many a firm, many an individual is facing conditions just as serious—the possibility of a visit by the demon of destructive FIRE. This question confronts every individual. Are you prepared? Perhaps you think that you are and yet when fire occurs you may find that you are without adequate protection. Let us help you solve your insurance needs. Let us aid in going over your present policies; no doubt you'll find some things that should be adjusted and corrected. Let us give you the sound fire prevention service offered through this agency.

You should consult your insurance specialist as you would your doctor or your lawyer. It means just as much to the life of your business. You can get the "bestest" of all the best treatment from this agency. Call us today.

According to Mr. Trusler the results obtained from this letter were all that could be desired. It wasn't simply the fact that his was a "clever" letter that brought results. The

letter was human and friendly in tone, and along with its novelty it carried a certain element of humor that appealed to every one who received it. But withal it was a grim sort of humor that called for serious thinking.

#### A Timely Letter Pays

SAMUEL R. CHESNEY, an agent in Siloam Springs, Ark., believes in circular letters, and uses them. His faith is based on results. Early one fall he sent out a letter that called attention to the increased fire hazards brought on by cold weather and in his letter he made the following suggestions:

See that all stovepipes are securely wired into the flues. Inspect all flues and see that they are in good shape. If the bricks are loose and the mortar coming out, it would certainly be economy to have them relaid. Have all chimneys cleaned out. In Arkansas last year more fires started from stovepipes and faulty flues than any other cause. Stoves should not rest on wooden floors; there should be a piece of metal under the stove.

And here is a highly significant sentence:

I inspect all property that I insure, and always make a special effort to discover any fire hazard that might exist.

Mr. Chesney gives to the letter from which these passages were quoted, full credit for two new policies on dwellings.

There is no limit to the "stunts" that can be tried with circular letters. One day 225 people in Winnipeg, Man., received a very curious letter. A long clipping torn from a recent issue of one of the local papers was folded up and pasted on a letterhead and around the clipping was typed a brief message.

First of all these 225 people glanced at the news story. It began:

Doggedly persistent in the teeth of despair, search parties are still combing the frozen, snow-swept marshes of Lake Manitoba for the bodies of Hans W. Webber and W. T. Smith, the two Winnipeg sportsmen who left W. E. Armstrong's shooting lodge, near Clandeboye, Monday morning, November 3, in a flat-bottom duck boat with one paddle and a poplar pole to break the ice, and have never been seen since.

The letter then demanded attention. It was from Mr. J. R. Morgan, Secretary-Treasurer of the Merchants Insurance Agencies, Limited, of Winnipeg, and read as follows:

Twenty-four hours before "Hans" left on his fatal shooting trip he said to the writer, "Wait for a few days, John. I know your policy pays larger benefits than the others I have looked over, but I am too busy now and will see you later." The proposed Accident policy would have paid thirty thousand dollars.

#### Delays Are Costly

Phone the writer at A9321 or remail this letter with a footnote as to when and where you can spare five minutes, and let us explain the policy that pays for accidental loss of life, dismemberment, total and partial disability, non-disabling injuries, surgical and hospital expenses, etc., etc.

There in a nutshell is an outline of one of the most novel advertising stunts ever used to promote the sale of personal accident business. The following is Mr. Morgan's own story of this "newspaper clipping letter":

The day the clipping attached to our circular appeared in the newspapers, we rushed the preparation of our letter, bought 225 newspapers, attached the clippings to the letters, and mailed them out the same night.

The circular was particularly effective because the individual mentioned in the clipping was a very prominent local sportsman, but, as expected, it drew both favorable and unfavorable comment.

Regardless of one's personal reaction, the fact remains that this letter did bring comments, action and interest, and that was what we wanted.

From the 225 letters that we sent out we received eight applications, fifteen dates of expiration of existing policies with promises of renewal, and the names of a dozen individuals who were good prospects because of the fact that they do not carry accident insurance. These were all direct results; what the indirect results were we do not know, but we are sure that the effect of this letter will be felt for some time.

For the most part these circulars were sent to my personal friends, and if I had had time to drop other business and follow them all up as they should have been followed up, there is no doubt at all that better results would have been obtained. Nevertheless, all of my friends now know that I am selling Accident policies.

Practically every one who made any comment at all on this circular letter agreed that we were on the job in getting it out. The average business man thought it A-1, but the average professional man, particularly the younger ones who were personally acquainted with the individual mentioned in the clipping, felt that we were commercializing a sentiment, and did not thoroughly approve of the idea.

The big thing, however, as I have already said, is that there are 225 people—preferred prospects for this agency—who now are dead sure that we handle accident insurance, and who prior to my letter probably never gave the matter a thought.

#### After a Fire—Advertise!

**D**IRECT mail advertising can be made quite as timely as advertising in the local newspaper if an agency is on the job and ready for prompt action. Albert D. Mayer, an agent at Point Marion, Pa., says that his experience over a long period has convinced him that cards, letters, folders, etc., if well prepared and mailed at opportune times, will not only help build his reputation but will also bring him business.



An emergency advertisement in handbill form, issued to be distributed in the neighborhood of a fire. This is printed in two colors and the ruins of the houses stand out in striking contrast against a background of flaming red sky.

Timeliness is one of his watchwords. He keeps a set of “emergency” postal cards on hand in readiness to be dropped into the mail the minute there is a local fire of any size, and he tells of writing policies that totalled in coverage over \$100,000 as a result of mailing out one set of cards.

It is also an excellent idea for an agent to distribute advertising material in the immediate neighborhood of a fire as promptly as possible after the fire has occurred. Certain companies provide emergency circulars of this character and furnish them to agencies to be kept on the shelf ready for use. They should, of course, be properly imprinted with the agency address and ‘phone number—the ‘phone number is important, for if a prospect is convinced by the advertising that he needs more insurance, all of the necessary information should be provided to enable him to get in touch with the agent immediately.

The text matter of one emergency circular of this kind that is now being used extensively reads as follows:

Was It Insured? That is the first question asked after a fire. Perhaps it *was* insured—every thoughtful property owner carries fire insurance, but remember “just an insurance policy” isn’t enough. There must be *enough* insurance to protect you from loss. Your policy should be written in a company in which you have absolute confidence, through an agency that has a reputation for giving dependable service. Make sure about your insurance. See this agency at once; *tomorrow may be too late.*

One or two boys can be hired to distribute these circulars to the residents of certain specified streets, or to the occupants of business blocks if the fire occurs in a mercantile or manufacturing section.

Emergency advertising should also be placed in the newspapers, particularly if a good daily paper is available. These advertisements can be made very much to the point and will be described in more detail in the chapter devoted



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to the subject of newspaper advertising. It isn't always necessary that the fire should have occurred in the agent's own territory. Frequently a fire in another town will be of sufficient interest to make the fire good advertising "copy" for agencies for miles around. We recall one agent who inserted a large advertisement in his paper that read in effect: *"If you don't think that brick buildings burn, drive over to Jonesville and look at the ruins of the Jonesville Public School."*

#### When It Pays to Take Pains and Spend Money

SOMETIMES when big business is in prospect it pays to use infinite pains in the preparation of direct mail advertising, and if necessary, to spend considerable time and money on the material that is sent out. Some time ago a high school building burned in Spring Township, Kan. Unfortunately the destruction of a school building by fire is no novelty. As a matter of fact an average of 520 schoolhouses burn every year, but the reason this is interesting is that the Barrett Investment Company of Anthony, Kansas, used this particular fire as a "horrible example" and sent out a special circular letter to every member of every school board in the agency's territory. One hundred and five personal letters were sent out, and one of a set of three photos was enclosed in each letter. Arrangements were made so that the treasurer of the school board received one picture, the clerk another, and each director the third, so that if they compared notes, they found a complete set of photographs. This is the excellent letter that the agency used:

"Sunday afternoon the main building of the Spring Township High School was entirely destroyed by a fire which was thought to have been started by lightning. We enclose a photo which shows that the building is not only a total loss but that it will cost considerable money to clean up the debris (an item that is often overlooked in figuring the amount of insurance that should be carried.) It seems that every so

often lightning and tornadoes hit schoolhouses, and just about as often they are not adequately insured. Many were insured years ago when they were erected and the policy not increased to cover the present high building values nor the expensive equipment that is added from time to time.

"You, as a member of the school board, do not want to place yourself in a position where you may be blamed for not having the proper amount of insurance—you may not have been on the board when the present policy was written, but you should look into the matter just the same. Your school can burn just as the High School did—just as suddenly and unexpectedly—so that now is the time to see that the insurance is right.

"We can help you in checking up this matter—we have rules and methods for estimating proper amounts of insurance, and if you do not *know* for sure that your school and its contents are properly insured, bring your policy to us and we can easily figure what the amounts should be. There will be no charge for this service. We can write policies on schoolhouses right in our own office—no application and waiting; just agree with your Board as to the proper coverage and then we will write the policy for you. We'll write it in the . . . , a stock company that has a record for honest, square dealing since 1810.

"Look this matter up now, while you think about it, and even if you are sure you don't need any insurance at this time, give us your expiration date and we'll be glad to write it then. We'll write it right."

#### Letters Addressed to Women

SOMETIMES an appeal can be made to the woman of the house. That is the advantage of direct mail advertising—there is no limit to the number of ways in which circular letters can be "personalized."

While even the finest written sales letters can fail to attract the attention of a busy man, not many women will discard without reading letters personally addressed to them. Perhaps it is the eternal feminine curiosity we hear



so much about, but, at any rate, a large proportion of the home owners of Sheyenne, N. D., have had it forcibly impressed upon them that they need more household goods insurance. The following letter was sent out by Mr. Julian Severtson, a local agent in that community:

Dear Mrs. Jones:

When we ask a man what the household goods and furnishings in his home are worth, he gets a far-away look on his face, calls to mind the dining table, some chairs, and the kitchen range, and says: "Oh-h—not very much; about \$500 I guess." A lot he knows about it; we'll ask his wife!

He never once thinks about the wife's good china and glassware; of lace curtains or bedding; of kitchen utensils; of clothing, table linen and needlework. To him a table scarf is a—well, a—oh, just a dolled-up towel to protect the table top! That it is worth real money never occurs to him.

All these goods have associations that cannot be replaced with money; but they have a real money value, too, that can be protected. If fire should destroy your home and all that's in it, insurance would restore—in part, at least—the cash value of these lost furnishings.

Now, in order to figure up this value, use the back of this letter. Take time this evening to list the articles in each room; set opposite each item the reasonable value. Add up these figures and then compare the total with the present amount of insurance. How nearly would you be repaid after a fire loss?

Fire insurance is remarkably cheap, considering the fact that we have no water system for fire-fighting. The average Sheyenne home can be insured against fire and lightning loss for 64 cents per hundred dollars per year, or \$1.60 for 3 years. Add 16 cents per hundred per year (or 40 cents for 3 years) and tornado insurance is added. You will notice that it is cheaper to insure for 3-year periods—it's only two and one-half times the annual rate. Farm rate for fire, lightning and tornado, 3 years, is \$2.50 per hundred.

Now, you don't expect to be burned out, and we certainly hope you won't. But—there were two serious farm home

fires last month; and those folks didn't expect to be burned out, either. The folks down in Illinois didn't expect a wind-storm; but their homes are gone. Whether or not they can rebuild and refurnish probably depends on insurance.

So, don't lay this aside until you have answered this question: "If our home goes tonight, can we replace it?" If not, let us do a little figuring with you on the amount of protection you need.

Mr. Severtson credits a considerable volume of his business to an intelligent follow-up of this circular letter and others that he sends out from time to time. He carries a "prospect index" with him when traveling in his field and uses it to record expiration dates, coverages and any promises which the prospect may make regarding the placing of his business at the expiration of present policies. With a memory refreshed by these reminders this agent is able to have all of the facts at his tongue's end. He can then remind the prospect of his previous interview and of any promises he may have made.

#### Uncle Sam's Penny Postal Was Made for Insurance Agents

WE have already referred to a number of ways in which agents have used Uncle Sam's postal cards to good advantage, but this particular medium of advertising deserves further comment, for it constitutes perhaps the most convenient, most direct and most economical method of sending a message through the mails. A few years ago hundreds of agents throughout the country were using a syndicated service issued by one company in the form of a little agency house organ printed on a government postcard. This was a monthly bulletin about agency service and about the various lines that the agency wrote, and after a time this postal card idea was widely copied. Today agents themselves are making excellent use of the basic idea and are using little monthly house organs of their own composition

printed on postcards, blotters and ordinary mailing card stock. One card contained the following brief "stories":

### Batting Averages and Fires

Last year Rogers Hornsby of the St. Louis Nationals came through with a season's average of .398. This means that



Here are three advertisements printed on U. S. government postal cards. At the left is an advertisement for public liability insurance. In the center is one of a series of agency "house organs" and at the right is an advertisement for personal accident insurance. While these cards were designed primarily to serve as reminder advertising, they actually attracted considerable business. Sometimes a reminder is all that is needed to cause a prospect to get in touch with an agent.

398 out of every 1,000 times at bat, Hornsby knocked out a safe hit.

Now Hornsby may have faced pitchers several times in succession and gone back to the bench hitless, but then, the fans began to say Hornsby "was due". It was almost a sure bet that he would come through with a hit.

Fires work in very much the same way, yet many people fail to apply the lessons that they learn from the bleachers. Your home or place of business may have been standing for years. You may never have had a fire, yet insurance companies *know* that fires have a certain "batting average". They know that every year you escape fire simply adds to the probability of your having a fire tomorrow.

Procrastination is not only a thief of time but the cause of a great many lost dollars.

It will pay you to get in touch with this agency at once, and arrange your insurance, so that you will not face a serious loss in case of fire.

### Insurance—A Stabilizer

A gasoline engine without an adequate flywheel would be simply a series of puffs, jerks, and irregular explosions. There would be nothing to act as a stabilizer—to produce a steady momentum that makes it possible to use the power created by the explosions in the cylinders.

Just so, the business world without fire insurance would be a gambling proposition pure and simple. An investment in a home or a place of business would be exceedingly unattractive, and a fire loss would be just as complete as though the money itself were destroyed.

And in a "box" on the card appeared the following human interest item—copy that obviously has nothing to do with insurance but that served as an eye-catcher:

D. W. Griffith recently said: "The greatest men I have known have been the greatest workers. A bricklayer can't be a Paderewski, but he can be a perfect bricklayer." One of our troubles today is a lack of perfection in our every-day tasks.

Agencies who have used postcard advertising from month to month have themselves testified as to its effectiveness, and some of their experiences are interesting. Mr. J. F. McDowell has an agency in Fairbury, Ill., a town with a population of 2,600. He says:

My mailing list covers every one with a city or rural address, and I am now working for a list of rural deliveries from three adjoining towns. Postcard advertisements have done more good than any advertising I have been able to do. I have written at least twelve different policies that I can trace directly to four months' experiment with this branch of

advertising, and I have had, I should estimate, nearly a hundred promises of new business when present policies expire. As yet I have been unable to follow up the postcards properly, but I am satisfied that my increase in business would be greater if conditions in my office permitted me to use this advertising to better advantage.

It is not always possible to cover a community as thoroughly as did Mr. McDowell. In large towns and cities it is not always desirable to use direct mail advertising so extensively.

The E. J. Frechtling Agency of Hamilton, O., (population, 40,000) built up a mailing list from the Chamber of Commerce and Rotary Club plus a carefully selected list of names from the city directory and personal friends of the agency staff. Agent A. R. Baisch of Mansfield, S. D., says that he is constantly changing his mailing list and keeping it up to date, and in referring to postcard advertising says:

I send a card once a month to every prospect on my list until I have received his business or have been promised it after his other insurance expires. I follow up the card with a personal call in a great many cases and in others I call by 'phone. My list also receives special advertising matter of some nature the first of every month.

#### How One Mailing List Was Built

POYNTER'S "Big Four" Agency of Winchester, Ky., gives an interesting account not only of the growth of its mailing list but its method of soliciting business. Mr. Poynter says:

We are living in a town of about 10,000 inhabitants and of course know many of our best prospects personally. We make up our mailing list as follows:

First, we put on it the names of people who are building or who are going to build. These individuals we have already solicited, for in Winchester the agent who goes after the busi-

ness before the foundation of the house is started is the one who gets the promise of the insurance. We then take the telephone directory, add to our list the names of our ac-

## SECURITY

*Expert Insurance Service*  
ALFRED E. LEITCH  
INSURANCE  
3509 WHITE PLAINS AVENUE, NEW YORK CITY  
Telephone Olinville 3174

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MARCH, 1925

**Don't Take a Chance—Take Out Insurance**

WHAT reason is there for any automobile driver to think that he won't have a chance against accident, that he can "trust to luck," and "take a chance," that others can't take. None whatever, because many accidents are caused by factors over which we have no control. The worst of these is "the other fellow."

We know a very capable and careful driver who had only four cars in the city in last year he never had an accident, and even a street for a bump and had lived to see it three accidents. In two of which his car was badly smashed, and he wasn't to blame for any of them. The day after the first accident he took out insurance.

Your only safeguard against smash-ups, fire and theft is complete coverage with automobile insurance—today—for tomorrow may be too late.

**Does The Suit Fit?**

LET'S say you have a 40 chest measure. Let's say you go to a store and the clerk doesn't even take the trouble to measure you but simply hands you a 34 suit. What would you think of that clerk?

And wouldn't you think the name of an insurance agent who didn't take any more time to cover your property with insurance than that "34" suit, would impress you and your requirements?

If you are now carrying insurance on your property, check up and find out whether it fits. Better yet, bring your policy in to us, without obligating you in any way, we will go over it and show you in plain and simple English whether you are covered as you should be.

If you are not now carrying any insurance of any partial protection, you are insuring yourself, a medium which has been recognized by the greatest business men for hundreds of years as dangerous and economically unsound.

Be sure that you have insurance that "fits." Consult us—we interpret policies

so that a child could understand them—no obligation whatever.

Many a man has lived to see the insurance agent change from what he called a "joke" into an angel in disguise.

Imagine a world without insurance of any kind, without any protection except self-protection. Progress would be slowed down immeasurably, few would or could assume the risks which today are so readily underwritten.

America, and in fact the entire civilized world, is far in advance of what it would be without insurance. Without the help, modern living would be impossible. We would go back to the dark ages, with every man for himself.


Indeed we have protection from man and nature in almost every form through companies which give us insurance so timely that no one suffers under an unbearable burden, and no one need face a ruinous loss alone.

We are policy interpreters. If you are not certain just what your policies cover, let us look them over and tell you, in simple, brief and plain language, just how and to what extent you are protected.

No obligation in any way, shape or form.

He came home proudly and announced that he had insured his life in her favor for \$25,000.

"You are so kind and thoughtful, dear," she said, "I'll never say another word against your going up in that airplane."



About the only thing we can't insure you against

A postal card house organ that did a good job of direct mail advertising for its sponsor. Everyone on the mailing list may not have read all of the copy but a great many people read some of it and were thus reminded of insurance and of an agency that was interested in serving them.

quaintances who have not given us any business. This list is usually large enough to exhaust our monthly supply of postcards, but we change the list to a certain extent every month and the prospect whom we have not solicited personally we try to interview within a few days after sending the postal

card. If it is absolutely impossible to see certain individuals on our list, we write a note asking for an appointment at a definite time.

As has been pointed out, a postal is well adapted for advertising that must be turned out quickly. We know of one casualty insurance company that sent out 5,000 government postcards to as many agents for the purpose of calling the agents' attention to a certain article that appeared in the current issue of the Saturday Evening Post. This article told of the experiences of an agent who built up a commission income of \$2,000 a week from bonds alone.

Of course if it is the task of the direct mail advertising to produce inquiries and do a fairly thorough job of salesmanship, the use of the postal card is out of the question, for the space is too limited to present a proposition effectively. But for pure reminder advertising a card fills the bill admirably.

There is a series of cards being used by a great many casualty company agents that refer to specific lines, that are attractively illustrated in two colors and that carry the briefest possible of messages. One card shows a doctor talking with a nurse in a hospital corridor. Under this illustration there appear the following two paragraphs:

"He will be laid up for a month and will require special treatment here at the hospital for the next three weeks." That was the doctor's verdict, and it meant many bills to pay in addition to the usual expenses at home.

Accident insurance is one of those forms of protection that it is better to have and not need than to need and not have.

Another card shows a group of men gathered around an ambulance that is standing before a factory door, and here also two paragraphs suffice for the message:

He had dropped in to visit the plant; a whirling belt had caught his overcoat; the doctor from the emergency hospital said that it was a serious injury.

A Public Liability policy provides for the defense of suits brought by persons (other than employees) who have been injured on the premises and for the payment of any damages that may be awarded by the courts—up to the amount of the policy.

Similar cards are being used for Golfers' Insurance, General Liability Insurance, Burglary Insurance, and other lines.

Mr. J. C. Welch, Manager of the Liability Department of Albert W. Shell & Company, a large general agency in Cincinnati, O., says that his agency has used an automobile liability card in following up lists of individuals who have just licensed new cars. Mr. Welch, in describing the method of using the cards, says:

Our system, I believe, is a very good one. We buy from the local automobile clubs a list of the names of car owners to whom licenses have been issued and get these names the day following the issuance of the licenses. The first thing we do in the morning is to mail out our postal cards to these prospects and send them to the post-office with an office boy, so they are sure to go in the afternoon mail. In this way they are received the first thing after lunch, and in the down town district, before lunch.

#### Keeps One Man Busy

The list is then passed around to our various department heads and solicitors, who make a memorandum of any men they want to see, initial the list, and immediately get after these prospects. We have one man who does nothing else but call on the prospects obtained from the automobile clubs, and he states that these cards have helped him very materially in getting business. A great many of his prospects say, when he introduces himself, "Yes, I received your card this morning." Frequently when he calls on big business men he finds our postal card lying on the desk in front of the prospect.

In two cases we have had total strangers to our office call

us by telephone and ask us to put Liability and Property Damage on their new cars. I personally checked up these men to see whether or not we wanted their business and found that both of them were occupying executive positions in large, responsible firms of Cincinnati, and from all the records I could possibly get from the police, they had never been cited for reckless driving or any other undesirable feature, so the lines came to us handed on a gold tray and were really very desirable.

#### The Postal Cards Paid

We would never have got these lines if it had not been for the postal cards. You can see that these two orders will more than pay the postage for all the cards that we have sent out, and we have mailed on an average about twenty-five to fifty a day.

I am personally very much sold on this postal card idea, and if it did not get us a direct order, I would consider it good advertising inasmuch as it keeps our name before the public. That is one thing that must be done in a city of our size. In a smaller town I believe it would work out even better.

#### The Use of Blotters

**T**WENTY-FIVE years ago the author of a book on insurance advertising would have devoted chapters rather than paragraphs to the subject of blotters, for in that day and generation blotting paper manufacturers kept their machines running for days on insurance company orders for blotting paper stock. The popularity of blotters as an advertising medium has diminished to a certain extent as the result of the development of other forms of advertising and special direct mail campaigns. Company advertising men and agents, however, are not overlooking blotters as a valuable form of reminder advertising.

There is a great difference between the insurance company blotter of the early 90's and most of the blotters that are being turned out at the present time. A blotter was formerly considered a good advertisement if it contained

the name and address of the company and possibly the company's trademark and if it was printed in one color on anything that went by the name of blotting paper. The best company blotters today are the result of the work of some



A series of blotters issued by the Federal Insurance Company. The illustration cannot do them justice for the originals were printed in red, green and black so that they commanded immediate attention when used as enclosures with correspondence, policies or circular letters. These blotters are hand-lettered and are not printed from type.

experienced commercial artist. They are not merely announcements but feature some particular coverage or some form of agency or company service. They are carefully imprinted with the agency's name and address and are every bit as attractive as the best printed advertising of the manufacturers and merchants to whom advertising is an old story.

The Federal Insurance Company of N. J. is responsible for a series of four blotters, each of which is printed in three colors. They have been extremely popular with the company's agents and have been distributed by the hundreds of thousands. Of course mere quantity and distribution is no indication that a blotter is serving as an effective advertisement. The agent or the advertising man who is responsible

for the production of a blotter must make sure that it is sufficiently attractive to compete with all of the other items of printed matter that may be lying on a desk. These Federal Insurance Company blotters rank high in their attention



Three blotters published for agents of the Southern Home Insurance Company. Note the amount of space left to avoid the crowding of the agency imprint. These were printed in two colors and because of their unusual illustrations and captions commanded favorable attention.

value and that is why it is possible to say that their circulation by the company's agents has been decidedly worth while.

The Southern Home Insurance Company of Charleston, S. C., has also issued a series of blotters that is novel in its treatment. One of these blotters undertakes to sell the idea of complete property insurance and it helps the company's agents emphasize the fact that their activities are not confined to ordinary fire insurance. Another blotter in this series is humorous in character and refers to the folly of worrying along without sufficient fire insurance.

The indemnity companies that have issued checkbook size blotters for the purpose of advertising forgery insurance have made as interesting a use of this form of direct advertising as could possibly be imagined. The checkbook

forgery insurance blotter flashes its message to a good forgery prospect every time he uses his checkbook and by serving as a constant reminder that such a coverage is

available makes it easier for the agent to go into detail in his solicitation.

Local agents should give much thought to the best method of distributing blotters. Company blotters should be circulated with as much care as though they had been paid for out of the agent's own advertising appropriation. An important fact to remember is that the blotter is primarily an advertisement and only incidentally something with which to blot ink. If an agent undertook to place a blotter wherever ink was used in his territory, he would add considerably to his company's and possibly his own acquisition costs. The forgery insurance blotter, for example, should be distributed with bank statements, with a letter to lists of bank depositors or to concerns and



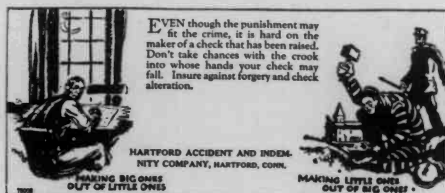
The rules at the top and bottom were printed in red, making a striking little rain insurance blotter. The blank space at the bottom was provided for the agent's imprint.

individuals who without doubt are bank depositors, and blotters should be left on bank counters wherever possible. A residence burglary blotter should be sent with a letter regarding burglary insurance to lists of home owners, as should a fire insurance blotter or any other form of blotter



that features a coverage for which home owners would be prospects. Blotters that feature hail insurance should, of course, go to farmers, and blotters that are concerned with golfers' insurance should be mailed to lists of golf and country club members.

Printed folders, booklets, etc. should be just as attractive and just as interesting as a display advertisement in a



A forgery insurance blotter that has had a wide circulation. What better physical form of advertising could there be than a blotter designed to fit a checkbook?

newspaper or magazine. And agent should remember, too, in ordering advertising from a printer that it is possible to use attractive paper stock and to employ "trick" folds and similar devices to compel attention. An advertising man who has prepared many successful direct mail campaigns recently made the statement that he would not use black ink in printed advertising if he could possibly help it, his idea being that newspaper advertisers must use black ink and that consequently it is a good plan to be "different." The colored ink hobby can without doubt be ridden to death, but it is true that everything possible should be done to attract favorable attention and make the prospect *want* to read your message.

An agent should not be afraid to "mail things out." Time spent in the preparation of direct advertising is well spent and even though such details as addressing, folding and stamping may seem like drudgery, it is important to keep in mind the effect that the advertising will have upon

each individual who receives it. An agent who spends an hour preparing and mailing a hundred circular letters is really making a hundred "calls." What happens as a result of those calls depends, of course, upon the sincerity of the letter and the nature of its message. Naturally these circular letter calls are by no means as effective as personal calls, but on the other hand they bring an agency far more business in the long run than no calls at all and in fact more business than many a personal interview.



## Newspaper Adverting for Good Will and More Business

LET us go at this question of newspaper advertising with the understanding that there is no hocus-pocus about it or any mystery that makes it different from any other form of agency activity such as the keeping of accounts, the solicitation of business and the filing of correspondence. Newspaper advertising is simply a matter of multiplying one's own personality, which is another way of saying that newspaper advertising is an inexpensive means of telling 5,000 or 10,000 people (or whatever the circulation of the local paper happens to be) something that you would like to tell them personally if it were humanly possible.

While it is true that a great many local agencies have grown without the use of newspaper space and that the insurance business as a whole cannot credit its development to newspaper advertising, there is no telling how many millions of the vast uninsured property values now existent would be covered today if insurance agents had given more attention during the past century to the broadcasting of information regarding various forms of protection that they had for sale.

One of the earliest uses of newspaper space by insurance interests consisted of several large advertisements published by the Hartford Fire Insurance Company on the front page of the *Hartford Courant*. This space was used in October, 1810, at the time the Company was started, and the copy told in considerable detail of the purposes of the Company

## Memory Test

"See if you can quickly recall the names of the Companies in which you carry your fire insurance"

WE RECENTLY put the above question to 84 New York business men—strangers to us—in different parts of town.

62 frankly replied "NO."

8 said "YES" but after second thought changed to "NO."

14 said "YES" and named the companies.

One man confessed that he had almost thought he was insured in the Standard Insurance Company until one day he really looked at his policy. At the top in large letters were the words, "Standard Fire Insurance Policy of the State of N. Y." The name of the issuing company had entirely escaped him!

Make the test yourself.

The choice of an insurance company is far more important than you may realize. It may be news to you that your broker can "place you" in any one of—

205 Fire Insurance Companies

127 Marine Insurance Companies

63 Casualty Insurance Companies

Do you know whether or not your Insurance Companies are apt to make liberal settlements—as well as quick settlements in the event of loss?

If you wish to place your insurance in carefully selected companies and know good reasons for the selection, we will be glad to get in touch with you. A telephone call to our headquarters in the heart of the insurance district will bring a prompt response.

Make us the insurance department of your business—without a dollar's added cost.



**Slosson & Smyth**

INSURANCE BROKERS

FIRE MARINE CASUALTY

91 William Street New York

Telephone JOHn 0235

## Warning!

Look sharp at the Wording of your Marine Insurance Policies

THE WORDING may make thousands of dollars' worth of difference to you if you ever need to collect from the insurance companies.

For example:

When a certain steamer reached Vladivostok the coxswain began transferring a shipment of gasoline valued at \$400,000 to harbor lighters. The overseer soon discovered that more than 200 drums had leaked.

Later, when the claim documents reached New York, the shipper faced the following unpleasant facts:

He had placed 25% of the insurance through an "old friend" whom he wished to help. The balance, 75%, was placed by ourselves, at the same rate.

There was, however, this difference in the wording of the leakage clause in each set of policies.

Under our clause any leakage exceeding \$3.00 per drum was collectible. Under the "old friend's" clause, the total leakage had to exceed \$27,000 in order to collect!

Result:

We collected the full claim under the policies we had prepared. The "old friend's" policies paid nothing and his benefactor was out of pocket \$1,900.

The reason for the "old friend's" undoing is that he was a Fire Insurance Broker with no marine training.

In our Marine Department are men who devote their every time and thought to Marine Insurance. What we offer you is the result of years of thoughtful study—put into daily practice.

Make us the insurance department of your business—without a dollar's added cost.



**Slosson & Smyth**

INSURANCE BROKERS

FIRE MARINE CASUALTY

91 William Street New York

Telephone JOHn 0235

Two Slosson & Smyth half-pages that stand head and shoulders above the average broker or agency advertisement. Note that these advertisements which are reprinted from New York newspapers contain no expensive illustrations and could be duplicated in any city daily or country weekly. The headings compel attention and the sub-heads lead the reader right into the copy which is full of facts and specific information.

and of the various risks that it intended to write. Later on various local agents published in their local papers what should be called announcements rather than advertisements. These consisted merely of name and address publicity.

#### A Means of Winning Leadership

**D**URING the past decade there has been a marked increase in the use of newspaper space by local company representatives and a decided improvement in the copy, arrangement and illustration of insurance agency advertising. Without doubt this favorable development will continue and the use of advertising space by local agents will come to be taken as a matter of course. When an agency can (as an agency did) start from scratch in the city of Jacksonville, Fla., and in the course of a few years become one of the largest agencies in the state, we have proof positive that the field is not overcrowded and that there is a great deal of insurance still unwritten. Even in the city of Hartford, Conn., where there is probably more insurance carried per capita than in any other city in the country, new names are added every year to the list of local agents, and the new agencies break into that favored classification of "leading agencies."

The point is that more and more attention is being given to the intelligent solicitation of business and to the development of permanent local insurance headquarters. The old-time agency that controlled a large number of fire lines and depended for its profit on a great many renewals and upon the business that dropped into the office automatically from friends and acquaintances, must look to its laurels. In this day and generation the agency that is at the top of the heap is the one that is employing modern methods of salesmanship and merchandising—the one that avoids the hit-or-miss methods and that honestly endeavors to win the complete confidence of its clients. This type of agency finds that

newspaper advertising as well as other supplementary forms of advertising are absolutely essential to the successful development of the organization.

#### The Difficulties of the Beginner

**E**VERY AGENT knows how he felt when he was a small boy and took his first dive in the old swimmin' hole. If he is a non-advertiser, he probably feels quite as much temerity about making a contract with his newspaper publisher. Proficiency in diving and proficiency in advertising, however, result from practice, and there is no reason why newspaper advertising cannot do for insurance agents what it has done and is constantly doing for the average retail merchant.

Newspaper advertising is first of all a matter of getting attention; second, a matter of holding the reader's interest; and third, a question of leaving a favorable impression. There is no stock answer possible to the questions of "How much space should I use?" "What sort of copy should I write?" and "On what day of the week should I advertise?"

Everything depends upon what an agent is trying to accomplish. An agent who has done little advertising and who finally becomes convinced that newspaper advertising pays, should smash into print with big space—should immediately brand his agency as one of the leading agencies of the town and should not hesitate to tell his story so emphatically and clearly that he who runs may read.

#### What Kind of Copy?

**A**S for the kind of copy—much depends upon local conditions and upon the policies that the agency has for sale. Perhaps the community is a bit "hard-boiled" about insurance. Perhaps the town has gotten into the habit of waiting for an agent to come around and is seriously underinsured both as to the amount and kind of insurance protec-



### Do You Remember What Noah Did?

#### From Him We Are Taught

One of his first lessons in forethought: He looked ahead for a RAINY DAY.

#### Insurance

Covering an owner's various interests, properly worded and properly placed in companies of substantial financial standing and first-class reputations has brought SUNSHINE and many a man's business and home.

#### A Merchant May Get

A great satisfaction in selling a business on credit that is worth more money on sale and more much longer than its guarantee.

#### We Don't Believe

any business has a more personal satisfaction than to have a policy of insurance in its name and to know that the policy has been added to its assets through the expert advice of your insurance agent.

It is through this spirit we offer you the service of PASADENA'S LEADING INSURANCE OFFICE.

**Henley and Haynes**  
INCORPORATED  
Insurance-That's all  
51 S. Main  
Fire Only \$100

### Correcting a wrong impression

We quite frequently hear the following remark:

"I don't want all my insurance in one company"

It's not hard for us to realize

but most people have the impression that Fire Insurance Companies assume the gross amount of liability shown on the policy.

It's quite to the contrary

For, as an example—two of our companies that carry carrying the total amount of the Pasadena Beach Company's property and the total loss. However, from EIGHTEEN other companies these two companies retained the total amount of the loss, with the exception of \$15,000 that they themselves had assumed.

As far as stability is concerned—

generally every fire insurance company doing business today, due to the stringent state laws, is financially solvent.

#### But your real protection

without exception, is your Policy Form—properly drafted to show all possible Policy Provisions. The California Standard Fire Insurance Policy says what the company can't do—but

What the company will do

is covered by a policy form passed on the face of your policy, and if it is in fact as full, as it is intended to be, a proper policy form must be compiled with care and precision and presented thoughtfully to cover each separate risk, by parties who have the experience and the intelligence to do so.

You may enjoy these facilities through PASADENA'S LEADING INSURANCE OFFICE.

**Henley and Haynes**  
INCORPORATED  
Insurance-That's all  
51 S. Main  
Fire Only \$100

### A Serious Fact About a Humorous Character

By O. G. SCHEIG  
Manager Life Department

#### Twelve Years Ago

while I was manager of the Metropolitan Opera House in Manhattan, I had the pleasure of meeting a great number of celebrities among them Will Rogers, who while he could not read or write was picking fun at Congress and the rest of us, had his serious moments, too.

#### One Evening During That Time

four of us were looking in the Ladies' Club, when the subject of Life Insurance came up. It developed that Rogers was a man on the subject.

#### One of the Many Things He Said Was:

"I actually don't think Life Insurance is a good thing, just let him do without it—that will convince him."

#### Rogers Also Said

much to my surprise, "I carry \$250,000 Life Insurance as a necessary investment, payable in cash, and at an investment I put the whole money back in another one just like it."

#### I Had Always Been Under the Impression

that Will Rogers was a good insurance man. This proves it. No doubt he has a policy now that fits his particular needs. We'll be pleased to help work out a plan that will fit yours.

PASADENA'S LEADING INSURANCE OFFICE.  
**Henley and Haynes**  
INCORPORATED  
Insurance-That's all  
51 S. Main  
Fire Only \$100



### Your 1926 Auto License must be secured before February 1st to Avoid Penalty

#### We Advertised This Fact

some before and we want you to realize that this law is no joke.

#### We Can Secure

your plates before February 1st and avoid penalty. Please don't put it off.

#### As We Don't Want

our office to appear as though we were running a far side, with you later standing in line the last minute fighting for license plates.

#### Like Hundreds of Others

you have our hearty permission to use this great service rendered by

PASADENA'S LEADING INSURANCE OFFICE.

**Henley and Haynes**  
INCORPORATED  
Insurance-That's all  
51 S. Main  
Fire Only \$100



tion carried. Then the agent's advertising should "talk turkey" and should emphasize in plain English the folly and false economy of this penny-wise-pound-foolish policy.

It may be that the town has never been acquainted with a number of forms of insurance protection that should be as generally accepted as fire insurance and life insurance. The town may not understand rent insurance; may not know there is such a coverage available. The merchants may not have heard of business interruption insurance. They should be told about these coverages, and the way to tell them and lay a foundation for a personal interview is by constant emphasis of the fundamental principles of these coverages through the columns of the local paper.

Suppose some local merchant or manufacturer suffers a fire loss and that he has no business interruption insurance policy. The agent derives no benefit from local talk regarding this loss if the town is not familiar with business interruption insurance, rent insurance and other supplementary lines. A fire teaches no lesson unless the business men of the community are sufficiently educated insurance-wise so that they will say with a shrug of the shoulders, "Well, it's too bad Jones didn't carry this business interruption insurance that they are selling nowadays." Or, "I understand that Smith is going to lose three or four thousand dollars a month in rents from that block he owned and that he didn't really have enough fire insurance either."

### Don't Worry about Your Competitors

AND then there comes the objection on the part of certain agents that if they advertise certain coverages they will merely be bringing business to the offices of their competitors. The answer is: Why begrudge a little profit to a competitor when you get the credit for being the first in the field? The "secrecy" idea—the business of selling on the sly—is a narrow-minded viewpoint and does not work out in the long run. Not only will your agency be considered

Advertisements in which photographs of the agency's executives help give life to the copy.

## Big Fire Sweeps Through Local Furniture Store

TREMENDOUS LOSS SUFFERED. FIREMEN FIGHT VALIANTLY  
TO SAVE ADJOINING PROPERTY.



Scene Showing Fire of Adahin Furniture Co.

## Are You Insured?

FIRE NEVER GIVES THE VICTIM  
WARNING.



Fire Completely Destroyed the Building Occupied by the  
Adahin Furniture Co.

Let Our  
Insurance  
Experts

Study Your Requirements  
and Advise You

Your Building May Be The Next

**NORTH'S**  
Insurance Agency, Inc.  
96 Elm Street

North's Insurance Agency has a definite understanding with the local newspapers that an "emergency" advertisement of this character will be run whenever certain disasters are featured and in a front-page story.

at once a leading agency as the result of your initiative, but you will in the long run be sure to earn advertising dividends in terms of actual commission income. Your personal solicitation will be made easier and you will have less difficulty in keeping your present business on your books.

Although it is highly desirable that an agency have some definite schedule and plan of newspaper advertising, it is also important that a certain amount of the advertising budget be laid aside for emergency use. An insurance agent is particularly fortunate in that his business ties up with a great many of the news stories that result in big headlines in the local papers. Consequently whatever advertising an agent does to tie up with the front page story about a fire, burglary, automobile accident or anything else that points to an insurance coverage is doubly effective.

Some agents have standing instructions at the newspaper office to run a fair-sized display advertisement every time there is a front page story regarding a local fire.

North's Insurance Agency in New Haven, Conn., has told the advertising manager of a New Haven paper that it will run space on an inside page every time a cut showing a fire, automobile accident or burglary is run on the front page. It is stipulated that the same cut that is run on the front page be reproduced in the agency advertisement. The advertising manager simply calls up the agency, tells them the nature of the news story that is to appear on the front page, tells them he has the cut ready, and asks for a quick job of copy writing.

### Advertisements Born of News

**T**HERE are dozens of other ways in which news and local happenings permit far more effective insurance advertising than any local merchant could ever turn out. For example, the newspapers commented on the fact that last January was marked by unusually heavy fire losses.

There was ammunition ready for any local agent's use. It was capital for the first man to take advantage of it. There was no patent on the idea of using this information in one's own advertising, yet how few agents did it.

"Look at these figures They prove that winter fires are causing serious losses. They show that our fire loss is



**Windstorms  
are coming**

**Y**OU have read in the newspapers of the terrible loss of life and property caused by tearing destructive windstorms in Illinois, Indiana, Missouri, Kentucky and Tennessee.

A windstorm may visit our town at any moment.

Insure against windstorm loss. Consult R. B. Jones & Sons today for dependable protection against windstorm damage.

Phone Main 1230

**R. B. Jones & Sons**

Insurance Underwriters and Engineers  
27th Floor, Federal Reserve Bank Building

A unique windstorm advertisement that was published in the Kansas City Star and Times. There is action in the illustration, action in the hand-lettered headline and a suggestion of action in the copy. The advertisement was published after a series of windstorms that swept various midwestern states and it caused very favorable comment.

increasing! How about your own insurance? Have you a Business Interruption contract, too? Perhaps you need a

Rent policy. Here's the place to secure dependable protection. Let us help you. Our phone number is 338. Our office is next to the 'First National.' Call today."

There is an advertisement in a nut shell—not polished or written in its final form, but in such shape as to show how well it pays to take advantage of figures and statistics that are timely and interesting.

The advertisement that is reproduced at the left is an excellent example of a police department report turned into an agency advertisement. These figures were available for any one, but North's Insurance Agency thought of

the idea first and tied it up with a promise of good service and with the agency name, address and telephone number.

The advertisement might be criticized from a typographical standpoint as containing too many sizes and styles of type faces, but that is, in this case, a minor consideration. It is an unusually effective piece of copy—for, like a good

**— 34 —**

**Automobiles Stolen!**

*By Motor Pirates Off City Streets*

**New Haven's Toll for January**

**North's Insurance Agency**  
*Will Protect You Against Loss*

**Insurance Rates are Uniform but**  
**Service—That's Where**  
**We Excel**

**WHY TAKE CHANCES?**  
Let the Insurance Company Indemnify You  
If The Car is Stolen

**North's Insurance Agency, Inc.,**  
General Insurance Office  
39 Church St. Phone Liberty 8310

The fact that 34 automobiles were stolen in New Haven, Connecticut, during the month of January was public information—available from police department records. North's Insurance Agency saw the possibilities of a timely advertisement and the above four-column newspaper display was the result. Specific information of this kind is worth dozens of general statements about the importance of the theft coverage.

after-dinner speaker, the agency has something to say, says it and stops.

#### Other Sources of Copy

STATE and city motor vehicle departments and courts have other interesting figures—data that can be used to sell collision, accident and liability coverages. The fire department often has certain statistics that help to localize an agency's fire, rent or business interruption insurance advertising. Newspapers and general magazines frequently contain news stories and articles that can be used as the basis of advertising copy.

An agent who has a nose for news will find an oversupply rather than a dearth of this type of valuable advertising material.

Truman A. De Weese, the man who has guided the advertising destinies of the Shredded Wheat Company, has this to say about the use of timely advertising in newspapers, and his remarks apply to insurance, groceries or dry goods:

"The newspaper is the only medium in which you can do up-to-the-minute advertising. It comes out every day or every week-day in the year. In the newspaper the advertiser can take advantage of changing seasons, sentiments and styles. He can advertise rubbers on a rainy day and furs on a cold day. He can take timely advantage of public interest in stirring questions, local or national. He can strike at the psychological moment. He doesn't have to prepare copy sixty or ninety days before the advertisement appears. Firms and business policies sometimes undergo radical changes in sixty days.

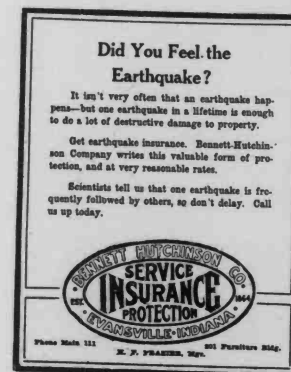
"In the newspaper the advertiser can adapt his space to his financial ability. He can get quick, immediate returns or he can do educational advertising to create a permanent 'good will asset' for his house. He can clean out in short order a line that is overstocked. He can appeal to one class today and to another class tomorrow.

"The newspaper is 'on the firing line.' It is dealing in live issues. There are days when the news channels are clogged with commonplace events. At other times the popular interest in some great, stirring issue or episode is intense. The advertiser can take advantage of all this in the newspaper. In the newspaper the advertiser can do it NOW."

Newspapers help agents after a disaster—particularly after a windstorm has swept over the community. The owner of a realty agency in Joliet, Ill., sold \$100,000 of additional windstorm coverage as the result of its activity after a windstorm that swept through Southern Illinois and other Middle Western cities.

On the morning following the report of the catastrophe this agency inserted a three-column nine-inch advertisement in the *Joliet Herald-News*. The display was illustrated by a cut

showing a "twister—a cut which had been kept in the office for a long while for just such an emergency. The copy was not long but it was certainly to the point. It read as follows:



Timely advertising following an earthquake. The earthquake policies sold may not have paid for the space, but the advertising branded the agency as aggressive and wide-awake to every opportunity.

"There is—no tornado belt—no tornado season—no tornado-proof construction—no way of avoiding a tornado—no way of knowing when it may come your way.

"But *there is* TORNADO INSURANCE, and this form of protection refunds to the property owner the amount



of damage done by windstorms, tornadoes and cyclones. The cost is small and the prudent man will provide for sound windstorm insurance."

#### The Direct-Mail Tie-Up

THE agency supplemented this advertisement by mailing a letter to each one of its policyholders who carried no tornado insurance. The letter was very much like the advertisement except that it referred directly to the Southern Illinois disaster and actually quoted rates. Then the letters in turn were followed up by personal calls and telephone interviews and \$100,000 was sold in a brief four-day campaign. That shows what can be done by making the most of all forms of advertising and modern methods of selling.

There should be no quarrel between the newspaper and other forms of advertising. Don't make the mistake of thinking too narrowly along advertising lines. A special agent whose territory consisted of a certain section of Minnesota said that some of the agents in his field believed that advertising was "bad medicine" so far as they were concerned and that they had better stick to personal salesmanship. The reason that these agents felt this way was that in certain sections there was a great deal of undesirable business—business, nevertheless, that it would embarrass them to turn down. Advertising would in their opinion merely stir up trouble. But they were thinking of advertising in terms of the newspaper. We quite agree that in cases like this it is well to avoid any form of general advertising, but on the other hand, what a splendid opportunity to make good use of the mail, to build up mailing lists of the individuals whose business is desirable and to concentrate on this list with letters, circulars, etc., that would help sell complete protection to those who needed it and from whom an order for insurance would be welcome.

The great argument in favor of the newspaper is the fact that newspapers publish news and that an advertisement should be news.

A person reads a newspaper because he wants to know what goes on in the busy world. He is after information. Up and down the columns he goes. He finds on one page something startling; on the other something interesting; on the other something educational.

While the reader is in this attitude of mind the agent places his message before him and if the advertisement is written in an interesting manner and is not merely a name and address form of announcement, it will secure more than passing attention and will result in a favorable reaction—not necessarily *action*. There will be a mental laying up of good will in behalf of the agency whose advertising copy claims the newspaper reader's attention.


#### Newspaper Advertising Illustrations

AN agent should understand at least the fundamentals of advertising illustrations or he will go wrong in attempting to illustrate his newspaper advertising.

Generally speaking, there are two kinds of illustrations. One is called a "halftone" and the other a "line cut". Incidentally there are many variations and combinations of these. The amateur will best understand the distinction if we say that a halftone is the type of plate used to reproduce a photograph or an illustration made with an artist's brush. A line cut, on the other hand, is the type of engraving used to reproduce a drawing, lettering, etc., made with pen and ink—something that is black and white and that has no gradation of color.

Halftones are made in different "screens". Suffice it to say that a halftone used in a high-grade magazine printed on shiny, coated paper is called a "fine screen" halftone, and





**Challenging fire at six points**

WHEN the general manager of a certain manufacturing plant read the report submitted by the R. B. Jones & Sons expert, he received a distinct check. He learned, among other things, that the insulation on certain steam pipes was defective; that no exhaust system was provided to carry off inflammable vapors; that the shipping department was careless with loose paper and straw; that several motor fuses had been "doctored" with wire.

The Jones engineer found that fire was not merely being challenged, but actually invited. His report, in addition to mentioning these hazards, recommended means of eliminating them. As a result, the owner knows that he is properly insured and his insurance costs have been reduced to a minimum.

The insurance experts from R. B. Jones & Sons bring to you definite, tangible recommendations for preventing disaster and lowering insurance costs.

If you have property worth keeping

Telephone, Write or Call

**R. B. JONES & SONS**  
Insurance Underwriters and Engineers  
17th Floor Federal Reserve Bank Bldg.  
Telephone Main 1220

Business-like copy addressed to business men. Here the agency "talks turkey" and quotes an actual example as the best means of reasoning with the type of man who wants facts and figures.

ducing them in their own newspaper. It is not practical to do this, for although certain newspapers that are printed on a fairly good grade of stock and that are carefully printed on a small press may get fair results, the


that a halftone used in a newspaper is called a "coarse screen" halftone. The halftone used in the magazine cannot be used in the newspaper; but the newspaper halftone can be used in the magazine. It will not, however, measure up to the standard of the usual magazine illustration for the coarse screen does not reproduce the subject as faithfully as does the fine screen.

Many agents have written the Advertising Department of the companies they represent, asking if they may borrow certain cuts that have been used in this or that company's monthly magazine or other advertising, for the purpose of repro-

chances are that any illustration originally designed for magazine use will be nothing but a black smudge on news print stock.


#### How to Order Cuts

AGENTS who wish to reproduce a photograph in their advertisements should remember and specify to the engraver that they want a "newspaper screen halftone". If the paper attends to the engraving, the proper screen will, of course, be used. On the other hand, if the agent is



← Main 5550 Main →

**Lawton-Byrne-Bruner**  
Insurance Underwriters & Insurance Engineers  
Pierce Building



Root and Boyd Building 170 Grand St.

A convenient ground-floor office - Drop in and order your insurance -

Are you fully protected?

**Root & Boyd INSURANCE**  
OF ALL KINDS  
Root & Boyd Building  
170 Grand St.  
Telephone - 3175 3174 3173

Two special border plates used throughout a whole series of advertisements. A different message was inserted in these borders every time the advertisement was published. This type of advertising has been used very successfully to sell an agency's name, location and telephone number.

ordering a reproduction of a cut of a photograph for use in a printed folder on a fair quality paper, he will not go wrong if he specifies a 120-line screen halftone.

Most of the illustrations in this book are line cuts. An agent will have use for line cuts in instances where he wishes to reproduce clippings from newspapers, or where there is a question of showing a "testimonial" letter.

#### How to Use Small Space

ONE of the most effective ways of using small space in a newspaper is to use a special hand-drawn border plate—some sort of design that will make an advertisement stand out regardless of the fact that it may carry an all type message.

Another way to get good advertising display in a small space is to use hand-lettered headings or special hand-lettered signatures or perhaps an entire advertisement done by some individual who can turn out good lettering that is "different" without being difficult to read. The small space advertisement should be kept simple; the copy should be very brief and if possible some sort of illustration should be used. The white space should never be completely filled with type.

An agent need not consider himself a small advertiser simply because he uses small space. Some large advertisers specialize in small space copy and run entire campaigns of four- and six-inch single column space.

The small advertisement is particularly valuable as a follow-up of a big display advertisement. It reminds people of the display they have already seen and guarantees that the large advertisement will carry on its good work for a considerable period of time.

Small space is also useful when an agent is using what is called a "teaser" campaign. A teaser campaign consists

of a series of advertisements that do not carry any signature and that is designed to keep people guessing until the final big announcement appears. In connection with a campaign of this kind it is a good plan to run the small space scattered throughout each issue of the paper so that interest will be aroused and people will be more inclined to wonder "what it's all about."

#### Those "Clever" Advertisements

ALTHOUGH teaser campaigns are very desirable on occasion (as when an agent is planning to move into a new office or to announce a new coverage), mere "blind"

**fire!**

The wise property owner realizes that the cost of fire insurance is small indeed compared with the protection that a dependable policy affords. Are you SURE of your insurance?

**H. E. Taylor & Son**  
American Building Brattleboro  
Telephone 331

A sketch used by an agency that has moved. The footprints tell the story quite as well as many paragraphs of copy.

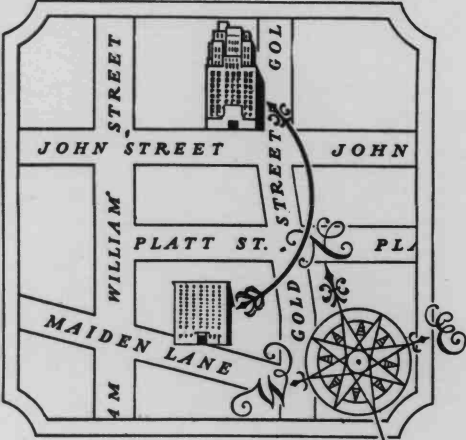
How small space can be used to good advantage. The illustration commands attention and the copy is so brief that it can be set in a readable type.

advertising" is not desirable. Nothing is gained, for example, by publishing an advertisement with a heading or illustration that has nothing whatever to do with the copy or with the idea that the agency is trying to put over. To publish an advertisement with a heading "*Do You Believe in Ghosts?*" and to follow this up with "*We do not, but we do sell Business Interruption Insurance,*" would be the height of folly. This may seem like a ridiculous example, but it is right in line with a great many agency advertisements that have from time to time come to our attention. Of course it is easy to go to the other extreme and to write a very dull headline such as "Business Interruption Insurance" that attracts very little attention and fails to intrigue the interest of the newspaper reader.

#### Buying Syndicated Advertising

MANY concerns, particularly banks, laundries, drug stores and general merchandising establishments, purchase syndicated advertising. This makes possible the use of better quality of cuts and copy than the advertiser could ordinarily produce for himself and at a material saving in cost. It is unfortunately true, however, that as yet insurance advertising has not developed sufficiently so that syndicated advertising can be secured that compares favorably with that available for other lines of business.

It is poor advertising judgment for an agent to buy syndicated advertising just because it is cheap or because it may be snapped up by a competitor. Rather, the effort should be to have whatever insurance advertising is done compare favorably, at least in appearance, with the best that is used by other advertisers in the local paper. Remember this fact: Your competitor in advertising is not so much the other agents as the big department store or the corner grocer. You may have the other agents' competition to meet on the street or in some property owner's office, but



**WE HAVE MOVED**

We have moved to the new National Board of Fire Underwriters Building at 85 John Street. In this new location we shall be more conveniently located and our quarters will be more commodious. Our telephone number remains the same—Beekman 9470.

The Hartford's New York City Department, Brokerage Department and the offices of the Hartford Live Stock Insurance Company are located at the rear of the ground floor of the building and the entrance to these offices is at the end of the main corridor.

The Metropolitan Department which controls the Hartford's operations in the New York suburban field is located on the second floor.

We shall be glad to have you drop in and inspect these new offices of ours.

**HARTFORD FIRE INSURANCE CO.**  
NEW YORK HEADQUARTERS  
National Board of Fire Underwriters Building 85 JOHN STREET New York City  
Telephone (as before) Beekman 9470

A "moving" advertisement that resulted in a great deal of favorable comment. The reader need not read the copy in order to get the message. The type used is Garamond—a light, easily read type face that does not "kill" the illustration.

in the pages of the paper your competitors are the competitors for the reader's attention regardless of their business, and in design, in make-up, display and message you are competing with the best advertising brains of the community.

When an agent can secure syndicated advertising for his newspaper, produced by some concern that is established and responsible, produced by skillful advertising men, illustrated by a picture that means something and is not just a "cut", it is good business to buy the service, especially if it fits the needs of your business and your community. But look well to the standing of the syndicate. Is it one that has one idea, it matters not how clever, and only one? Is there any continuity to the service? Does the advertising call attention to the cleverness of the writer or does it tell your story in a way that represents you?

#### No Stigma to Buying Ideas

SOMETIMES the objection made to using syndicated advertising or the advertising furnished free by a company's advertising department is that such advertising is not original with the advertiser. This objection is dangerous because it sounds plausible. If it were accepted generally in all advertising, the professional advertising man would soon be out of employment, and the quality of general advertising would soon be greatly impaired, for, as is generally known, the best and most effective advertising is prepared by men who make it their life's work to write advertising for pay.

Nor need much consideration be given to the occasional objection to syndicated advertising, that its use in another city or town has robbed it of its originality. You are advertising to tell your story to your public, and that public is not concerned about what is happening in some other city. Of course a good syndicate or a careful company adver-

tising department will see to it that advertising that has been used in your town will not be submitted to you.

Arthur D. Welton, writing in *The Burroughs Clearing House*, a bankers' publication, about the use of syndicated advertising by banks, says:

"A better criticism of syndicated advertising material is that it must be and, by its very nature is, general in its statements. It does not give to the advertising bank the degree of individuality which should be a part of all advertising. It may even detract from the personality of the institution, and personality is of vital consequence. It is the nebulous quality which builds into the public mind the idea of character, stability, integrity and the similar attributes which are beyond value and to which advertising, rightly done, is a heavy contributor but, by no means, the only one. It is with no idea of promoting or influencing the use of syndicated material that this article is written. The purpose is merely to give to that form of advertising endeavor its proper position in the scheme of bank publicity and illustrate, if it may be done, advantages of it, the shortcomings that are inevitable and to point the way to its effective use if it is to be used at all. A first statement, which may or may not be challenged, is then that the producers of syndicated advertising do their part of the work much better than the banker does his. They produce good material. They are bound to produce the best that their abilities and resources permit. They must reach a standard of quality and maintain it at all hazards. If they slip, they must pay the penalty and the penalty takes the form of direct loss of subscribers and an impaired reputation. Much of their output is very good but when they have produced it and sold it, their part of the work is done. They cannot follow their product into the hands of their subscribers and see that the best use is made of it. They can only weep when it is misused, maltreated, bungled or garbled."

That advice was for bankers. Read the quotation again and say "local agent" where Mr. Welton said "banker" and the advice is sound.

**"Standardized" instead of "Syndicated"**

**T**O overcome the tendency to be too general in advertising statement, some of the advertising departments of the companies have developed an extremely high grade of advertising service. The standardized service retains all the good features of the syndicate, yet it is elastic enough to permit individual treatment of local needs, peculiarities and opportunities.

There is another advantage to the standardized advertising service that the syndicate can never attain. The company advertising man can temper his advertising promises to his agent's ability to perform, for the wise advertising man knows that the advertising may promise but the local agent must make good those promises. If the agent will not or cannot follow up the advertising and back it up, he should be counselled not to advertise at all.

## CHAPTER IX

### Agency Signs, Windows, Billboards, Booths and Special Displays

**A**N insurance contract is merely an idea turned into a promise, and you can't exhibit promises in windows nor arrange them on shelves nor make pictures of them for reproduction in newspaper advertisements. A chapter, therefore, on displays may seem at first a bit out of place. Yet there is no business more dramatic than the business of insurance. Fires, automobile accidents, windstorms, floods and other disasters are the causes that have resulted in all of the hundreds of contracts and forms that underwriters have devised, and were it not for tragedy, there would be no excuse for the existence of a local agent.

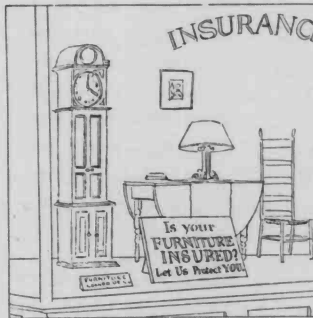
The agent's problem is much like that of the newspaper reporter. Both must find the human interest and the dramatic in what most people look upon as the commonplace. Too often valuable agency window display space is wasted because of a mistaken belief that an insurance office has nothing to exhibit. The fact that an agency sells no tangible commodity (like groceries, hardware, etc.) does not mean that good window displays are impossible. Many forms of insurance protection can be visualized in some manner that will attract attention in an agency window or in a booth quite as readily as will a window full of canned goods or carpenter tools.

Consider for a minute a few of the lines written by the

average agency and the methods of picturing those coverages. Here are definite suggestions.

#### Household Goods Fire Insurance

**G**O around to some local furniture store and borrow enough articles of furniture to fix your window up as though it were the corner of a living-room. Give the furniture store credit by a small sign reading, "Furniture



Any local furniture store will co-operate in helping an agency stage this window display and will even loan the services of their sign man if they happen to have one.



A good Fire Prevention Week display made up of articles easy to obtain and sure to attract the interest of the passersby.

loaned by Blank & Company," and then put in a big sign of your own to read as follows: "Is your furniture insured? Let us protect you."

The people who have passed your window day after day and have never seen anything in it but a dusty potted plant or a few company signs will see the display and wonder if you have moved out and left the furniture to some furniture dealer. They will give your display par-

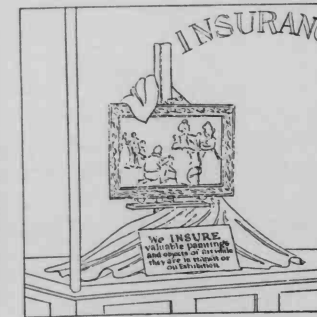
ticular attention and will appreciate the fact that your agency is very much on the job.

#### A Fire Prevention Window

**G**ET a wooden barrel and fill it with all kinds of old papers, waste, rubbish and junk. Then scatter the papers and perhaps some excelsior and other odds and



A suggestion for a display of merchandise that can be used to feature either "contents" insurance or merchandise-in-transit insurance. Groceries, jewelry, furniture, etc., can be borrowed with little difficulty from any local merchant.



Few agents sell art exhibitors' policies, but that is no reason why the coverage should not provide an interesting window exhibit.

ends around the floor of the window so that the whole effect is that of a neglected back yard or a cellar that has not been cleaned for many months. Then place a large sign in the window—preferably lettered by some local sign man—to read as follows: "An Invitation to a Fire. Clean up and keep clean and make sure of your Insurance."

#### A Different Fire Prevention Display

**B**ORROW all of your fire prevention devices from some local hardware store. Include in your display different types of approved fire-extinguishers; a box full of sand



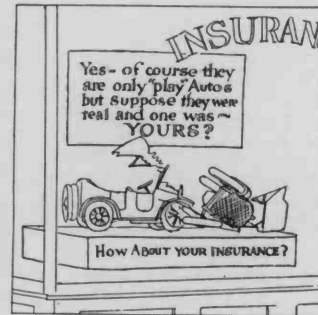
marked "Sand for oil fires"; a fire-pail painted red; a couple of brooms tied together with a tag reading "Clean up." If possible, include a typical interior fire hose installation and any other more elaborate fire protective apparatus that the hardware dealer may have. Perhaps you can also include a package of fireproof shingles, and then in the back of the window place a large sign reading something as follows: "Protect yourself against Fire—but make sure of your insurance."

#### Residence Fire Insurance

**I**F possible, obtain a couple of attractive miniature houses. Toy stores sell cardboard doll houses, or perhaps the display will be worth an investment in a good-looking



A rain insurance window display that will attract attention. The sign should be lettered by some local sign man.



An automobile insurance window display, easy to stage if a couple of toy automobiles can be secured.

wooden house. The two houses should be exactly alike for the display is "worked" by burning one of the houses until it is obviously a total loss. Then place it beside the other house in the window. A large sign in the background should read, "How Much Would You Lose?" And in the

foreground or along the base of the platform there should be a sign, "Have You Enough Insurance?"

#### Art Exhibitors' Insurance

**T**HE side lines may not produce a great deal of agency revenue but they often serve very well indeed as the basis for an attractive agency advertisement. Art Exhibitors' insurance, for example, can be treated very nicely in a window display. Obtain an attractive oil painting from some friend, local art store or museum, and display it in the window on an easel or against a background of black velvet or some other suitable drapery. Then beneath the picture place a sign reading, "We also insure valuable paintings and objects of art while they are in transit or on exhibit."

#### Rain Insurance

**R**AIN insurance can be featured by staging an exhibit of some of the more common things thought of in connection with protection against rainstorms. A rain coat can be thrown over a chair. Rubbers and overshoes can be placed around the bottom of the window and open umbrellas will add to the general effect. In fact, an excellent display could be made of open umbrellas alone. A whole window could be full of them, piled one on top of the other, and on the front glass there should be a sign reading somewhat like this: "There is a silver lining to every Rain Cloud. It's Rain Insurance covering every event affected by Rain. Protect Yourself against loss by a Rain Policy."

#### Windstorm Insurance

**A** WINDOW can be so treated as to give the general effect of what might have happened if a serious windstorm had just passed over. All kinds of debris can be scattered around the window—broken chairs, old shingles,



bits of roofing, a section of an old picket fence; perhaps some old clock can be smashed in the foreground. There is a splendid opportunity for an agency to treat such a scene with originality and to collect from time to time for an exhibit of this kind articles that might ordinarily be sold to the junk man or saved for some rummage sale. Two signs could well be posted in the window: one reading "When the windstorm had passed over." The second sign should be in some other part of the window and should read, "Have You Enough Windstorm Insurance?"

#### Automobile Fire or Theft Insurance

**W**ONDERS can be done with toy automobiles, particularly those that children have used and discarded. The larger they are, the better, although good displays have been made with the miniature type of car that is obtained at the five-and-ten-cent store.

A couple of larger cars can be so arranged in the window as to give the effect of a collision. One of the cars can be turned on its side and the front of the other can be smashed in as though it had caused the accident. A sign in the window might well read, "Yes; of course they are only 'play' autos, but suppose they were real and one was YOURS?"

Automobile fire insurance can also be illustrated by pouring kerosene on a child's abandoned automobile and burning it. The fire should be stopped so that the car will not be damaged beyond all recognition. Then the sign that forms the background of the display should refer specifically to automobile fire insurance and perhaps read, "Automobiles do burn. They burn in private and public garages and on the road. Make sure of your Fire Insurance."

#### Tourist Baggage Insurance

**E**VERY agent will find in his own attic, or in some one else's attic, or possibly in the back room of some local trunk or department store, an old trunk that is no longer

#### The Accelerator

This Window Will Create Favorable Comment



**T**HE back ground is of grey, the moon of orange, and the clouds across the moon of black crepe paper. Build a little platform about a foot high, a foot wide and the length of the display, cover it with brown paper, and place it directly in front of the back-ground. This is the road and on it place the trees, made of sponges painted green and stuck on twigs, which you used in the windstorm window. Now take a few yards of grass green cloth, tack it on the edge of the road, and stretch it out the front of the window. Fill a toy motor truck with toy furniture and small boxes, cover it with a piece of cloth to represent canvas and turn it over in the position shown. Put in the sign board and the window is finished.

Page Six

Have you ordered your supply of Tourist Baggage Folders?

A page from "The Accelerator," the attractive house organ of the Boston Insurance Company, showing a simple but effective window display on the subject of motor cargo insurance.

useful as a means of transporting personal effects but that can serve to excellent advantage as a demonstration of the value of tourist baggage insurance. The trunk should be taken out in a back lot and partially burned. Then the fire should be extinguished and the trunk placed in the agency window.

A few personal effects can be appropriately scattered around as though they were rescued from the fire. Then the exhibit can be backed up with a large sign reading, "If your baggage is INSURED, you should worry. Ask about this popular kind of insurance protection."

#### Stocks of Merchandise

**A** VERY effective display can be arranged by devoting one section of the window to a pile of groceries, another to various items of furniture, another to a stack of bolts of cloth to represent dry goods and still another to a small display of jewelry. The whole display should be backed up with a sign reading, "Imagine what fire and water would do to the average stock of merchandise—and then make sure of your INSURANCE."

#### Window Lighting

**A** WINDOW is doubly valuable if it can be seen at night and the electricity required for lighting purposes is a good investment if a considerable number of people pass the office. However, if the window is to be lighted, it should be well lighted and four principles of window illumination should be observed.

In the first place, the source of the light should be concealed, particularly in these days of concentrated intense light.

Any light that shines into the eyes of the person outside the window is almost as bad as none; it does not illuminate—it blinds!

Second, the light should be so located as to illuminate the things that are to be seen.

This seems elemental, but how often people read books or newspapers facing the light with the printing shadowed; and how often one sees show windows in which shadows hide part of the display.

In order to properly conceal the light and to avoid objectionable shadows in show windows, the lamps should be so installed that the light comes from above and from the front.

Third, the light should be controlled. It should not be wasted where not needed, as on the sidewalk or on the ceiling, but should all be concentrated upon the display.

Fourth, plenty of light should be used, because light attracts.

#### Billboards and Painted Signs

**A** LOCAL agency seldom uses an actual billboard—that is to say, one of the standard sign boards that is covered with lithographed posters. The reason for this is that the paper posters must be printed or lithographed and such a job is impractical unless hundreds of boards are to carry the same design. No local agent could possibly use more than ten or a dozen boards at one time. His territory is too restricted.

Local representatives of various manufacturers do use paper posters but the posters are supplied by the manufacturer's advertising department and a special imprint strip is also furnished that carries the local agent's or dealer's name and address.

Although the use of billboards must wait for company cooperation, an agent *can* use big painted displays, and in the larger cities and towns there is always a representative of some prominent outdoor advertising company who controls a number of large painted boards in valuable locations. As a rule this billboard man can obtain the

services of a sign painter who specializes in the painting of outdoor displays whose work will be entirely satisfactory. However, unless the painter is used to billboard work, he should not be given any elaborate design to copy and the



Although this sign was erected by the Wichita, Kansas, fire department, it shows what can be done by groups of local agents who wish to advertise themselves and their business by talking fire prevention to the people of their town. The public will not be seriously impressed with the need for fire prevention unless some sort of reminder is kept constantly before them.

agent should see to it that the wording of his sign is simple and that the arrangement of the message is carefully laid out.

A painted sign is a good investment if it is in a first-class location and attracts attention. A sign has circulation just as does a magazine or advertisement and this circulation depends on the number of people who pass it and look at it. There should be nothing ordinary or usual about a painted display. It should be as different from every other outdoor sign as possible.

Of course, in connection with this type of advertising there always arises the objection that display boards are unpopular because they are frequently regarded as a public



Good taste in agency signs. The lettering is gold on a dark brown background. The frame of the sign is of colonial design, particularly appropriate for a conservative New England agency. The sign is painted on a special material that will not warp or buckle.

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nuisance and are sometimes erected in places where they destroy scenic beauty. There are many arguments pro and con, and the billboard question has been taken up by most state legislatures. The more prominent outdoor advertising concerns, however, have been very careful to erect their boards in suitable locations. A billboard is frequently much better looking than the ramshackle structures that it conceals. Unfortunately it is also true that many boards do obstruct the view and give the opponents of outdoor advertising plenty of arrows for their quiver.

#### Tied Up with National Campaign

THERE are agents who have used display boards to excellent advantage. Sometime ago the W. H. Kirkland & Company of Houston, Tex., erected boards of their own on substantial steel frames, had them painted with the striking red-and-black designs that a prominent company had used in its national advertising, and found that they received many compliments on their effective advertising.

The New Rochelle Agency, Inc., in New Rochelle, N. Y.—a busy city about forty-five minutes from Broadway, has given a great deal of time and thought to display board advertising and is using an unique method of making their boards 100 percent effective.

First of all, this agency proceeded to make a careful selection of locations, and the result of a preliminary survey led to a decision to erect five signs that would have a total estimated *actual "reader circulation"* of 30,000.

Mr. Sidney W. Goldsmith, president of the agency, in analyzing the value of these signs, said:

"Our sign directly opposite the United States Post-office reaches every one who buys a stamp or mails a letter, as it is on a line with the vision of people coming out of the building. Another sign is directly opposite the largest department store in Westchester County, where not less than 5,000 people

shop daily. This is the best business block of the city and is on the Boston Post Road, the main artery of travel between Boston and New York. Not less than 10,000 automobiles pass here daily and not less than 30,000 people are in this block some time during the day. A third sign is on the down-town side of the New York, New Haven & Hartford Railroad. The commuters from New Rochelle exceed 5,000. Opposite the Westchester & Boston station we have a fourth sign that cannot help but attract the attention of every passenger. This is located on the north and south artery. Our fifth sign is at Pershing Square, where from actual count more than 12,000 automobiles pass every twelve hours."

#### Permanent—Yet Easily Changed

SO much for the location of these signs. Now for their appearance and use.

They are dignified but not too dignified; their message is brief but not too brief; and they are exceedingly attractive. Each sign has raised gold lettering on a bronze-colored background—much like the conventional plates that appear outside large office buildings.

But the unique feature of these signs is an arrangement whereby a large canvas can be fastened directly over the original lettering. On this canvas is painted a *seasonal* insurance message—such as a reminder to insure vacation baggage or to order a golfer's policy—and this temporary copy on the canvas is lettered in brilliant colors that contrast with the gold and bronze of the permanent sign.

This method of changing signs at frequent intervals is a decided novelty and according to Mr. Goldsmith it works to perfection.

#### Decalcomanias and Transparencies

A NUMBER of companies, particularly those engaged in national advertising, have found that a window transparency or decalcomania serves as a very effective

method for the local agent to announce his company representation and tie up with the national campaign. The agent who has a nationally advertised or a well-known company in his office does well to adopt this means of cooperating with the company, and the agent who represents a company of less prominence loses nothing by advertising in this manner providing he does not over-do it and disfigure his office window with a great many miscellaneous signs, stickers and odds and ends of advertising literature.

It is well to understand the difference between a decalomania and transparency. A decalomania is mounted on a paper background and this background slips off after the moistened decalomania has been applied to the window. A transparency, on the other hand, is merely moistened and applied without further ceremony. It is necessary to be careful in both cases that all air bubbles are squeezed out.

#### Miscellaneous Road Signs

**I**N the old days (which is not so very long ago, after all) tin, cardboard or cloth road signs were considered a valuable and important advertising medium. Particularly was this true in the country districts where a town or village served as the hub of activity for the surrounding country. It used to be good advertising for an agent to stick these signs on trees, telegraph poles, fences, barns or any other place where they would be seen by people driving to town. Usually these signs once placed "stayed put" until they rusted or blew off, but by the time a great many of them were hanging by one nail or fluttering in the breeze, their advertising value was questionable to say the least, and they did not tend to improve the appearance of the landscape.

But now that the automobile has replaced the horse and buggy, and now that people think nothing of driving seventy-five or a hundred miles to do their shopping, and now that people have come to appreciate the fact that the

landscape is really much more attractive if unmarred by all kinds and conditions of painted signs, this roadside sign advertising has gone by the board.

The concerns who are responsible for the regulation billboards are kept busy fighting adverse legislation, and they at least are in a position to argue that their billboards are in good repair. The itinerant sign tacker cannot, as a rule, say as much for his outdoor advertising.

Of course, it is always true that there *are* exceptions to every advertising rule and it may be that at this very moment certain agents are finding that signs tacked along the highway are bringing them business. If this is the case, we can from an advertising standpoint merely extend our congratulations and remain pessimistic regarding this particular brand of agency publicity.

#### Booths at Fairs, Automobile Shows, Exhibits, etc.

**A** BOOTH is one of those forms of supplementary advertising that is either very good or very bad, depending on local conditions and the way in which the agent handles the exhibit space that he purchases. Booths, like space in programs and high school magazines, are frequently bought because "it is being done" or because it is impossible to find a sufficiently good excuse to offer the solicitor. A booth that is purchased from a sense of obligation is usually decorated and attended by the agent in the same spirit. The result is a total loss advertising-wise.

Unfortunately the insurance agent runs into the same problem in connection with a booth that he does when he attempts to stage a window display. He has no definite commodity to exhibit. There are no wheels that go around, nothing that makes a noise, and not even pretty packages to pile up in pyramid fashion. As we have said before, insurance is a service and it takes a great deal of imagination to exhibit a service and to advertise a service.



It would not be fair to say that booths and exhibits are, generally speaking, an undesirable form of agency advertising, for there are plenty of instances where agents have themselves testified to the value of their booths as measured both in direct business and in general good will publicity. We will mention some of these examples after making the following general suggestions:

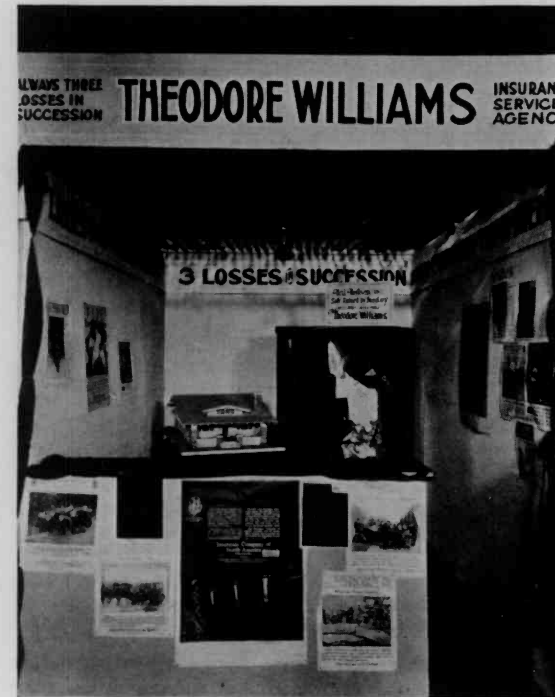
In considering the desirability of a booth, an agent must first give some thought to the "circulation" that this advertising will have. This circulation depends for one thing upon the management of the show, its popularity with the public, and a great many other local conditions. Nothing is sadder than a fair, carnival or exposition that fails to attract the expected crowds or that disappoints them after they have arrived.

#### Hints for Exhibitors

**T**HEN when it comes to fixing up the booth itself, remember:

1. That your booth must compete with every other booth in the exhibit.
2. That you must have some method of attracting at least your share of attention.
3. That people do not attend exhibits in a buying mood.
4. That most things that are given away at a booth are wasted unless some method is devised of giving to the right kind of people.
5. That it is far better to concentrate on one big central idea than to permit a booth to consist of a hodge-podge of posters, folders, signs, etc.
6. That a contest of some sort is frequently a great help in securing names and addresses and so building up a good mailing list for future use.

On the following page is a description of a successful booth written by Forest F. Fowler, an agent of a big fire insurance company and of a prominent life insurance company at Anaheim, Cal.



A fair booth by Theodore Williams, agent at Mankato, Minnesota. The feature of the booth is a local merchant's safe smashed by thieves, on which Mr. Williams paid a burglary claim. Note the fact that the agent's name is displayed so that even the casual passerby will be reminded of the agency and its slogan.



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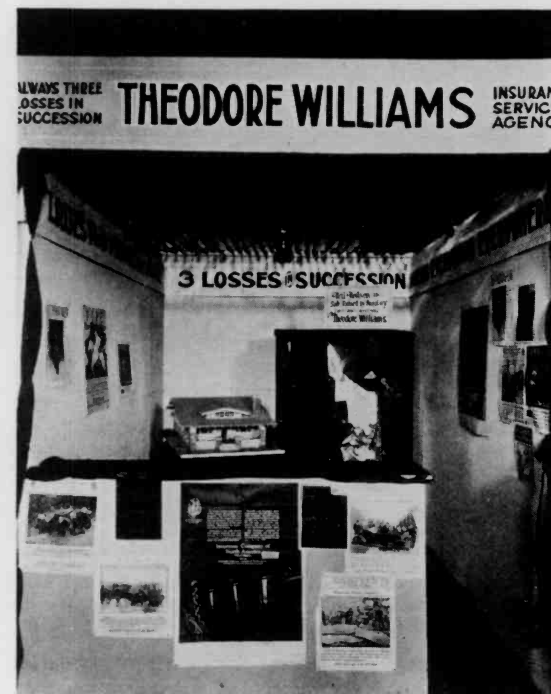
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AGENCY SIGNS, WINDOWS, BOOTHS 173

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"The booth that we had at the Fifth California Valencia Orange Show was a great success. First of all the show itself went over big, for it had an attendance of over 100,000 paid admissions. That, of course, was the principal reason

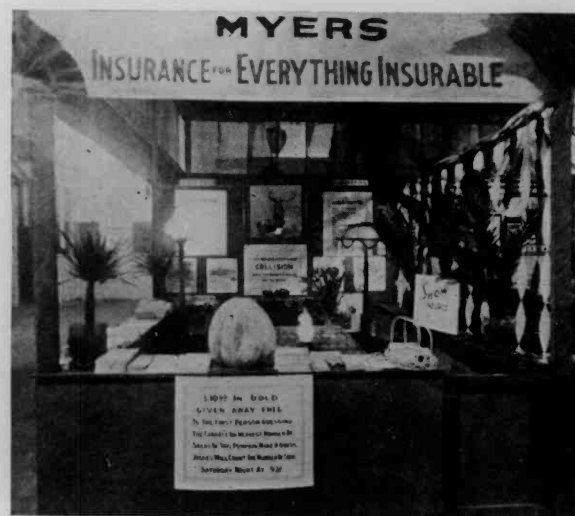


A golfers' insurance window display by Henry L. Fenner of Oradell, N. J. The sign in the window reads, "Ask us about insuring your golfing equipment and protecting yourself against liability suits. Peace of mind will help your game." The window is full of golf clubs and sporting goods loaned by a local retailer.

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"From the accompanying picture you will notice that the life insurance company and the fire insurance company are both featured, and so that you will understand the picture better, I will explain the way in which we handle business in

our office. Mr. Easton is District Manager for the life company and he and I occupy the same office. He writes only life insurance, and I, all other lines. We find that by specializing in this way we can do much more and better business. We have no connection except that I send my



A booth with a guessing contest arranged by the Myers Realty Company of Bozeman, Mont. Many leads were secured and considerable business written as a result of the "registration cards" required of each person entering a guess as to the number of seeds in the pumpkin.

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"To come back to our booth: In eleven days I handed out 4,500 copies of the Los Angeles Street and Traffic regulations together with 4,500 small boxes of matches carrying my advertisement. We also gave away the same number of

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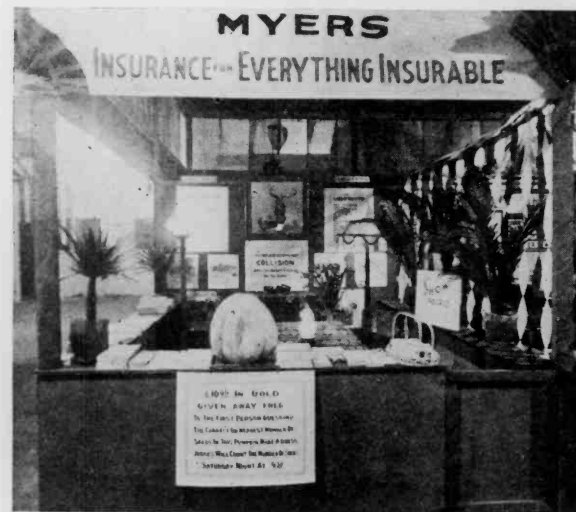
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#### A Birthday List of Great Value

"One thing that attracted a great deal of attention to our booth was a prize offer made to the person whose birthday was nearest to a date we had written on a slip concealed inside a large orange. We received just 4,650 birth dates and that we considered very good. Obviously these gave excellent leads for life business.

"There were no other insurance exhibits in the show, although there are 109 insurance men in Anaheim. We feel that our exhibit made us the leading agents.

"You will be interested to know that one man came to my booth a short time after the show opened and I feel sure that I am going to write him a Schedule Bond with a premium of \$1,250. I also wrote two good automobile policies with complete coverage—both of these to brand-new customers."

Another successful booth is described as follows by Mr. O. E. Myers of the O. E. Myers Realty Company, an agency at Bozeman, Mont.:

"Our automobile show booth was a splendid success. We have already received some returns from our work and expect to receive a lot more. As a matter of fact, we have just written a combination automobile policy on a new Cadillac purchased at the show, and the premium was \$144.45. If our exhibit hadn't been there, we never would have secured this particular line.

#### The Way We "Fixed Things Up"

"Our booth was in a very prominent corner of the room. The size of the space was nine by nine, and the back of the booth was built up about eight feet and papered with tan oatmeal paper. For the lower part of the booth we used beaver board and calcimined it.

"Just below an engraving of the Hartford Stag we staged a 'collision' of two miniature Ford automobiles, on a graveled

road, and a sign above this road read, 'These Fords were insured against collision. Suppose this happened to your car. Are *You* insured?'



In this exhibit Alfred W. McLeod, Ltd., has with infinite pains, staged a miniature town and has by means of small "bill boards" emphasized the complete insurance that the agency provides.

"We used two floor lamps and the one on the left in the picture was a cluster of lights, but this does not show up well in the photo. There were also two wicker floor vases of flowers that do not show—one on each side of the stand that the Ford cars are on.

"The floor was covered with an attractive rug and in the center was a table with a Navajo cover and flowers and a novelty light attached to a special socket. At the right of the booth we hung a sign: 'This show is insured by us.' (We insured the property during the show.) On the shelf

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"The feature of our booth was a large pumpkin that weighed thirty-two pounds. This served as the basis of a guessing contest, for we offered ten dollars in gold to the



Good results were reported from the display staged under this tent. The agency personnel was in attendance during the fair and orders were taken on the spot.

person making the best guess as to the number of seeds it contained. Nearly every one who attended the show registered a guess. Mrs. Stout and myself were there to look after it and we had a large book in which we registered folks as follows:

Name .....

Address .....

Own a car?.....

Going to buy a new one?.....

Insured? .....

"Then we recorded their guess of the number of seeds in the pumpkin.

### Another Valuable List

"You would have been surprised at the number of people that came to see us and registered guesses. The list we



Better one or two large and impressive signs than a dozen or more that have no particular appeal. Olmstead, Inc., gives us a definite outline of what they mean by "insurance specialists."

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"At nine-thirty the last night of the show we had three judges cut our pumpkin and count the number of seeds. There were four hundred and seven, and our friends guessed all the way from none to four thousand. There was one person who made the correct guess.



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"Right after the seeds were counted we had two colored boys serve four hundred hot 'weenie' sandwiches and we gave these away to our visitors. If you don't think this raised a great commotion, you should have been there to see it. They



Three essentials of a good booth are: 1, a large sign that carries the name of the agency and its business; 2, chairs in which to sit, and 3, some sort of interesting display, not merely a jumble of posters. This booth "qualifies."

almost tore our booth down, and we were the talk of the show from the time it started until it closed for they didn't know just what we were going to do next. After other exhibitors found out that we had a guessing contest and were giving away ten dollars in gold, they started the same thing, but theirs didn't 'take' like ours.

"A number of people told us when they gave us their guesses on the pumpkin that they had policies expiring on certain dates and would remember us.

"We were very much pleased with the results of the work and expense."

There are all kinds of booths and all manner of "opportunities" for agents to show their public spirit by supporting local enterprises. It is possible to pay sums running from a few dollars to several hundred dollars for floor space. One safe rule can be stated. If somebody tries hard to sell you a booth, fight shy of it and the harder the sales pressure the more you should resist. If it's purely a local affair, run by your business associates and neighbors, and you know all about its purpose and its management, you can easily judge its merits and its advertising possibilities. However, if a high pressure salesman has been brought in from some other city, you should know that probably half of your payment for floor space will go to him as commission. *Buy your advertising. Do not let any spellbinder sell it to you by main force.*

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## CHAPTER X

### The Promotion of the Side Lines by Advertising

THE term "side line" is frequently an unfortunate designation for any form of insurance that does not occupy the important place that it should in the sales program of a local agency.

There was a time when every line was a side line except the usual fire insurance contract. But the side line of yesterday has in many cases become the "main" line of today, and we know of prosperous young agencies whose business was started by the intensive advertising and solicitation of automobile insurance and whose fire insurance business was built up later when there was less need of an immediate commission income. We shall use the term "side line," however, since it is generally understood, but we much prefer some other classification or no classification at all. In another chapter we shall discuss sales methods, and at that time will take up the manner in which small commission coverages may be sold at the greatest profit.

Naturally no agent can spend an entire morning away from his office soliciting rent insurance on three or four dwellings. He could undoubtedly be better occupied at his desk. Nor would it be advisable for an agent to walk the length of Main Street to see some individual who might possibly be a customer for a golfers' policy. These lines that do not net a large premium must be sold according to some definite plan or in conjunction with the sale of other insurance. They should be *sold*, however, and not merely "left on the shelf" in the agency office. The agent who

neglects the side lines will be sure to find certain important business lost to competitors who understand the value of side line leads.

It is entirely possible to take exception to a general statement that it would not be worth while to walk the length of Main Street to sell a golfers' policy. It *would* be desirable to do this if it were thought that there was any likelihood of the golfers' policy providing an entree to the business interruption insurance on the \$250,000 plant managed by the golfer. Under certain conditions it might be desirable to sit for hours in the waiting room outside of some executive's office if there was the slightest chance of selling this individual an insurance policy on his pet dog. More than one dog policy has eventually led to hundreds of dollars in commission income as a result of this entree to big business through "the back door."

Now let us comment specifically on the possibility of some of the side lines from a sales and advertising standpoint. We will consider first the coverages written by fire insurance companies and we will then refer to the various casualty lines that are directly or indirectly concerned with property insurance.

*Art Exhibitors'.*—It is probably true that not more than one out of every hundred agents has ever written an art exhibitors' policy. Yet it is without doubt equally true that the *majority* of agents have let pass an opportunity to insure some valuable painting, collection of paintings or other objects of art, and by so doing have lost other business and much valuable advertising. What community has not at one time or another had its art exhibit even though it be limited to a display of four or five paintings loaned for the occasion and displayed in the public library or town hall. It would be good business for any agent to secure the insurance on such an exhibit and to advertise this unique service. What an interesting letter an agent could write to his clients and prospects suggesting that they attend the

## North's Insurance Agency Writes Rain Insurance

**Rain Has No  
Terrors For  
Wise Dealers**

**Let Us Quote Rates**

The business man who believes  
in protection against adverse  
weather conditions buys  
rain insurance.

**New Form of Insurance  
Makes Up for Losses  
Sustained by Bad  
Weather.**

Reprinted from The  
Register April 19

Phone Liberty  
**8310**  
and a representa-  
tive will call.

**Assured Safety Against Weather**

Calling specific attention to a bit of news—evidence of  
a new service to merchants.

exhibit and mentioning incidentally the Art Exhibitors' policy. We have already referred to the fact that an insured painting makes a fine window display if accompanied by a card of explanation.

*Customers' Goods Policy*—If this line is written for a laundry or dry cleaning establishment, valuable advertising can frequently be obtained on the package inserts that are used to notify customers that their goods are protected. The agency, the company and the policyholder can all profit by advertising of this nature. As a rule a customers' goods policy also nets a good commission.

*Earthquake*—The slightest tremor of the earth is an excellent advertisement for the agent who uses space in his newspaper to tell the town that earthquake insurance is available. For that matter, even where there is no earthquake scare, an advertisement or a news article on the subject of earthquake insurance is good agency publicity. Unfortunately many advertisers are not sufficiently farsighted to appreciate the fact that unusual side lines provide excellent advertising copy regardless of the fact that not a single policy may be written as a direct result of the advertising. The agency that advertises earthquake insurance or golfer's insurance or live stock insurance is talked about and wins for itself the reputation for aggressiveness that the non-advertiser down the street can never enjoy.

*Flood, Frost, Hail, Rain, Windstorm*—All of these are seasonable lines that it pays to advertise and sell "while the iron is hot." A windstorm in an agent's territory will sell more windstorm insurance than years of solicitation. But the agent who does not make the most of a windstorm in the next county or in the next state or even in some other part of the country by advertising while that windstorm is still in the local news columns is missing a good bet. The fact that advertising—particularly newspaper advertising—can be made timely makes it possible for an agent in New York state to cash in on a windstorm or hailstorm or flood

that occurs in Pennsylvania. He has but to remind people that what happened in Pennsylvania could easily happen "here in this town," and he immediately arouses interest in the coverage that he wants to sell.

As for rain insurance, there are dozens of ways of using this line as a splendid agency advertisement. It is

After the destructive storm we had

## 38 Tornado

Insurance Claims and

## 3 Fire

Claims, making a total of 41. The largest of these losses were settled the day of the Tornado, and by Friday, just one week later, all 41 had been settled to the entire satisfaction of every policy holder.

We give personal service on every loss or other insurance matter. Liberal and Prompt Settlement is our motto.

We would appreciate a share of your business.

**Livingston Insurance Agency**

Phone 442

Yazoo City, Miss.

Sideline advertising that uses facts and figures in putting across its message. The Livingston Insurance Agency capitalized its recent claims and the Ashley agency made the most of the nation-wide total of burglary losses.

frequently said that rain insurance has been most profitable both to agencies and companies because of the other business that it has attracted to agency offices. The agency that issues the rain insurance on the local fair and fails to put up a large banner or billboard telling the world of that fact neglects an unusual advertising opportunity. So does the agency that insures the local race meet or the Sunday school picnic or the fair that the Methodist Episcopal Church is holding down in the town hall, and neglects the advertising opportunity that this new and still unusual form of insurance affords.

All rain insurance advertising is not necessarily confined to outdoor signs and billboards. The newspaper can be used. Postal cards can be sent to the members of the

## Three Billion

dollars' worth of property was stolen in U. S. last year—and it is estimated that the same amount at least, will be stolen this year.

If we must have theft—then why not Burglary Insurance?



1510 18th Street N.W. New Orleans, La.

Methodist Episcopal Church or to members of the golf club that is holding an outdoor exhibition, or to any other list of individuals who are particularly interested in the event that is to be insured or that has been insured.

And it isn't necessary to write a rain insurance policy in order to advertise rain insurance. It has paid agencies to advertise rain insurance in spite of the fact that they have never written a rain policy, just as it has been of benefit to other agencies to advertise other lines that brand an agency at once as being something more than the old-style insurance office that wrote fire insurance policies on request.

**Golfers' Insurance**—Here is a line that, like rain insurance, can be advertised in a dozen different ways, and that in being advertised leads to other business and advertises the agency. A number of companies have issued attractive folders and mailing cards on the subject of golfers' insurance that, when properly imprinted, can be sent to lists of golf club members or can be left in club lockers or locker rooms. Some agents have taken a fair amount of newspaper space at the beginning of the golfing season for the purpose of advertising this coverage. Of course, unless this line is solicited intensively, it does not promise a great deal of profit. But it does promise that members of the local golf club or other clubs whose members represent a selected list of desirable property owners will think favorably of the agency that solicits their business.

The Knox, Lent & Stevens agency of White Plains, New York, has used the following circular letter for the solicitation of golfers' insurance in a very satisfactory way. It does what only a circular letter can do—quotes rates and makes it possible by means of a return card to order the coverage immediately.

Fore!!!

How many times have you shouted "Fore!" and a louder "Fore!" when a hard hit ball speeds on its way toward a caddy, a fellow golfer, or a pedestrian "out of bounds"?

The majority of golfers play over a one hundred and cannot control their shots and a great many who play under one hundred have seen their ball go sailing toward some one's head. A "hook," a "slice" or a long hit ball, and a breadwinner or caddy may be seriously injured.

And who's responsible? YOU.

Most players carry Golfers' Insurance. Do you?

It protects you as outlined below:

(a) Your legal liability for injury to others, up to \$10,000.

(b) Loss of your life, \$5,000.

(c) Loss of sight of your eyes, \$5,000.

(d) Loss of sight of either eye, \$2,000.

(e) Loss of your clubs, clothing and other equipment is covered for fire, transportation, lightning, navigation, up to \$100, and for the same amount for fire and collision, while contained in an automobile.

For your peace of mind and the improvement of your game you should have this insurance.

And all this only costs \$6.33 per year.

Return the enclosed card to us today. You will have the policy in a few days, but in the meantime "you're covered."

It is possible to handle the solicitation of golfers' insurance in a profitable manner by engaging some young man who is home from college on a summer vacation or some live wire member of each local club to solicit this business on a commission basis. It is possible for such a solicitor to combine business with pleasure and to pick up a little money on the side.

*Transit Live Stock Insurance*—This line covers live stock that is being transported to market. Once sold it stays

sold until either the company or the policyholder decides to cancel. The original premium is merely the dollar bill necessary to bind the transaction, and all of the other business, including premium collections, is handled by the

**The Hartford Pays Again**  
**15 CARS OF LIVE STOCK WRECKED**  
**MALTON ONT. SAT. OCT. 25**  
**9 OF WHICH WERE EXPORT.**  
 Why Take Chances When a Few Cents Per Head will Insure Your Live Stock Against the Many Tremendous Hazards of Transportation.  
 These Are the Losses that Cripple the Finances of Unprotected Shippers.  
 Hartford Live Stock Insurance is Safe and inexpensive.

It pays to cash in on losses. This sign was erected by the local manager of the Hartford's Transit Live Stock Department at Toronto after a serious wreck in which 15 cars of live stock were derailed.

company manager at the live stock market. The agent who sells the line, however, receives his commission check regularly, the size of it depending on the number of animals that his policyholders ship. It is admittedly a side line, but an exceedingly profitable one. It is best advertised in circular letters sent to live stock shippers.

*Mail Package Insurance, Profits Insurance, Registered Mail Insurance, Riot and Civil Commotion Insurance, Salesmen's Samples Insurance, Sprinkler Leakage Insurance, Business Interruption Insurance*—These are all lines that appeal to business men and they are best advertised through



the mails. They cannot as a rule be sold by mail, but the work of the agency solicitor is made much easier if the subject is introduced by carefully worded personal letters and attractive booklets, folders and other printed advertising that helps explain a coverage so much better than the uninteresting sample policy.

Direct mail advertising that goes to business men should be well written or it had better not be done at all. It must be informative and not merely be a plea for business. An executive who overlooks a proposition that may possibly be of real value to the concern for which he is working is not worthy of his hire. It makes no difference whether this proposition is submitted in the form of a letter or circular or whether it is a call from a salesman. The reasons for so much direct mail advertising finding its way into the waste-basket are: 1, lack of the "you" attitude in the advertising copy; 2, a poor mailing list; 3, a careless fill-in of a circular letter; 4, poor stationery; 5, careless typing; 6, inferior printing; 7, lack of originality; 8, careless addressing; and in general the lack of inquiry into all angles of the situation before the advertising is prepared.

Here is a letter about business interruption insurance—a letter that was accompanied by the following enclosures: 1, a folder called "Where Business Interruption Insurance Comes In;" 2, a chart showing America's fire loss for the past twenty years; 3, a chart showing the method of constructing a fire-resistive packing bin; another chart showing the standard metal waste-can; 4, a chart showing the construction and operation of the ordinary fire-extinguisher; 5, a business interruption work sheet prepared to help the prospect figure the amount of the insurance he should carry, and a government postcard making it easy for the prospect to get in touch with the local agent.

There is nothing "clever" about this letter. It is merely a matter-of-fact presentation of a proposition that has not been given proper consideration by the average business

man. It produced results, brought inquiries and sold insurance, and it did this merely because it was a clear, concise presentation of a business problem and its solution:

Some time ago you gave us permission to send you, from time to time, information of a timely nature about the kinds of protection offered by this company.

This letter is about business interruption insurance (sometimes called Use and Occupancy). If you are interested, the addressed postal card, bearing your name and address, dropped into the mail basket, will bring the local agent to quote rates and give those particulars which cannot be included in a letter.

But if you already carry business interruption insurance, we want you to just read over again this list of the things it is intended to do for you, so that you can, if you wish, check up whether you are carrying a proper amount.

Here is the idea back of business interruption insurance briefly stated:

Suppose you have a fire that temporarily puts you out of business, or at least interrupts some important process so that production is held up (or in the case of a merchant, so that you are forced to close the store).

What happens? You begin at once to lose:

1. Net profits.
2. The salaries of officers, managers, superintendents, and the wages of important employees whom you ought to retain on your payroll.
3. The cost of heating and lighting which must continue during the shut-down.
4. The rent of the building.
5. Interest on indebtedness.
6. The cost of necessary advertising contracts.
7. Taxes.
8. Insurance premiums that must continue during the suspension of business.
9. Other necessary expenses peculiar to your business.

A business interruption policy provides the money to pay all of these items during the reconstruction period. You continue to receive the net profits you would have earned if nothing had happened.

You may lose certain customers who "switch" their orders while you are shut down; that loss is uninsurable, but you can insure these after-the-fire profits and expenses.

Even small fires may interrupt a business seriously if they attack certain vital spots in the plant. A main belt damaged may stop operations for days.

The cost of this protection is small. It is usually less than the fire insurance rate. Remember that business interruption insurance protects stockholders in case of a fire by guaranteeing the continuance of dividends that would have been earned with property in use, and, moreover, protects you and your associates by paying your salaries.

That is business interruption insurance. It is just as simple as property damage insurance and just as necessary. If you already have it, have you a sufficient amount to cover your above items 1 to 9 for a year?

And to give another instance where a circular letter addressed to business men was not thrown in the wastebasket, we want to quote the following letter sent out by an agent early in October before merchants laid in their Christmas stocks. It concerns fire insurance and not the coverages mentioned above, but it is an excellent example of the type of letter that should be addressed to business men and of the timely use of direct mail advertising.

"Shop early" is a slogan that means as much to the wholesaler and retailer as to the buyer of Christmas gifts.

You are undoubtedly buying your Christmas merchandise now and will have it on your hands until the holiday rush cleans out the surplus stock.

What if a fire comes while these goods are still unsold? Your present insurance would not cover the loss and you would certainly regret the lack of adequate fire insurance

protection. Call this agency (phone number) and a policy will be written that will keep your insurance protection up to the proper level.

The best evidence of our ability to give you this service and to sell you dependable insurance is the fact that this agency is sufficiently interested in your business to make this timely suggestion.

The Commercial Union Assurance Company, Ltd., has offered its agents a comprehensive selling plan for business interruption (or use and occupancy) insurance. The plan is printed in the form of a complete portfolio, and includes a specimen letter, sales arguments, and many helpful suggestions. In this booklet the agent is given the following instructions under a caption, "The Plan of Selling":

We are always told that insurance selling is different from any other kind of selling. To some extent this is true, but the fundamentals of all selling must remain the same. Your success in selling use and occupancy insurance is absolutely dependent on three prime factors of all selling.

1. How many prospects you see.
2. How effectively you present the line.
3. How carefully you have chosen the prospects.

Agents who have made notable success in selling insurance believe that to do any one line full justice, it is necessary to devote to it a three weeks' campaign.

Campaign must be planned.

Lists of prospects must be prepared.

Every prospect must be interviewed.

Use and occupancy insurance is a line that will amply repay a vigorous campaign.

And under a heading, "The Campaign," there appears the following:

A selling campaign for any one line of insurance must fall naturally into a definite plan of procedure. The care

with which the campaign is planned and carried out will have an important bearing on the ultimate success of the selling effort.

An effective plan of campaign for use and occupancy insurance might be outlined in this way:

1. An understanding of the policy.
  - Items to be included for manufacturers.
  - Items to be included for merchants.
2. Enthusing the agency staff.
3. List of prospects.
  - Complete with rates and approximate amounts needed.
4. Well prepared sales talks.
5. Supplements for the personal sales.
  - Printed material.
  - Introductory letters.
  - Company selling material.
6. Selling.
  - Follow up each prospect.
  - Make as many personal calls as possible.
  - Use company representative.

A feature of this portfolio is a "Proposal Sheet" which is in effect a four-page folder printed on cover stock that contains on page 1 the name and seal of the company and the words "use and occupancy insurance." On page 2 there is space left for the agent to paste a letter of solicitation. The third page contains printed information in regard to use and occupancy insurance, and space is left here for an agent to paste a blank containing actual rates and definite information regarding the risk that is being solicited. The fourth page contains merely the sentence "Industry properly conducted and adequately safeguarded by insurance protection marks the progress of the nation."

This selling plan worked out by the Commercial Union shows that insurance company advertising departments are not merely "publicity agencies." It shows that companies

## Bob Wynn "Never heard of it" ---



We told him about Rent Insurance and our advice was worth \$1,166.65 to him!

He had a rental income of over \$400 a month from the "Wynn Apartments." It burned. The fire insurance on the building paid the damage to the property. But what about the \$400 per month rental? The tenants have to move out during rebuilding. Some get located elsewhere and stay. Taxes and interest have to be paid. The building has to be heated. The janitor has to be paid. Fortunately "Bob" had the foresight to buy "Rent Insurance," or rather we "sold" it to him.

Rent Insurance costs very little. For the average house renting at \$40 a month it costs about \$2 for three years, depending upon the fire insurance rate. EVERYONE SHOULD HAVE IT!

You can buy Rent Insurance whether you rent or own the house you occupy

### SAULT INSURANCE AGENCY

OLD and BLANK, Managers

Telephone 154

119 Ashmun St.

Sault Ste. Marie, Mich.

A circular prepared by an agency, printed by a local printer and used as an enclosure with a very successful circular letter on the subject of rent insurance. This is splendid direct mail advertising for it is thoroughly local in its appeal.

are doing everything possible to offer agents constructive selling suggestions and that the agent is not as in the old days merely supplied with sample policies and rates and told to go to it.

*Rent Insurance*—A number of agents have experienced very little difficulty in selling rent insurance with many fire insurance policy renewals.

Of course, a rent endorsement cannot be attached to the fire contract and the premium increased without some explanation to the policyholder, but the explanation can be handled diplomatically, and in very few cases will there be any "comeback" from the assured.

The Sault Insurance Agency of Sault Ste. Marie, Mich., is one of a number of agents that have put this idea into practice, and according to John P. Old, the manager of the agency, the plan has been a remarkable success. The accompanying reproduction of a circular issued by the Sault Insurance Agency shows to what extent the agency has gone in pushing its rent business. The circular is well handled in every way. The original measured  $8\frac{1}{2} \times 11$  inches, the size of an ordinary letterhead, and it was attractively set up and printed. An "evidence" circular of this kind that tells about a local loss is far better than anything that can be furnished by any company advertising department.

Mr. Old says:

Our idea of going to the trouble of getting out this rather expensive circular is that we have a plan to sell every risk on our books on rent insurance and this is the first rent loss that we have had. Bob Wynn is the local Dodge dealer. He is well known and very popular and the story of his loss helps us to get our message over effectively.

Our plan to cover every risk that we have is being worked out by including the rent coverage with every fire renewal.

We estimate the rental value of the property ourselves and have not had any criticism of our judgment. We send out with the renewal the following letter:

#### "FOR YOUR PROTECTION

"In the event of a serious fire to your property you would lose the rental value during the making of repairs.

"The practice of insuring rents is becoming quite general. The additional premium is so small that, when the matter is explained, most of our customers are requesting us to add it to their policies.

"We have taken the liberty of adding it to the enclosed renewal policy. The additional premium and the amount of rent payable per month is shown below.

"In case of loss the amount per month will be paid until the property is again fit for occupancy.

"We sincerely trust our action will meet with you approval. Should it not, please notify us.

"Thanking you for past favors, we are

"Respectfully yours,

"Sault Insurance Agency.

By

, Manager

Rent insurance per month \$.....

Additional Premium \$....."

Very few of our customers refuse to accept this coverage and they frequently express their appreciation of our service. Of course, we use discretion and do not include the coverage where we feel certain that it would not be favorably received. The uniform forms for dwellings greatly facilitate this plan, as space is provided for the rent endorsement.

During the month of February we added rent insurance to 27 different policies and 26 of them "stuck." One woman, a widow, preferred to be without it. One of the 27 was a

premium of \$156.60, but we interviewed and sold the assured in this particular case before attaching the endorsement.

Of course, rent business results in small premiums in a great many instances, but it makes for continuous value and doesn't have to be solicited twice. We are encouraged to keep



The covers of a half dozen printed folders featuring various side lines. Insurance advertising departments are now employing experienced advertising men and commercial artists to make their printed advertising attractive and an agent is overlooking an opportunity if he fails to use this helpful material in every possible way.

our plan in operation because our patrons seem to feel that we are rendering them a service in so doing.

There is no reason why this same plan cannot be carried on by other agents. People are much the same the country over, and there should be no different reaction, provided the plan is properly operated, than that experienced by this Michigan agency.

Much has been said and much written about how rent insurance should be sold, but here we have an idea that works out in practice and that saves the expense of personal solicitation. Here, too, is proof that a great deal of insurance has never been sold because people have never been asked to buy it or have never been told that it was available.

The solicitation of larger lines such as business interruption insurance on risks where the agency is already carrying the fire coverage should be little more than an elaboration of this method of advising that the insurance be carried. Naturally a letter will not do the trick when it comes to selling additional coverage that involves a relatively large premium. In the great majority of cases, however, a personal call *should* do the trick, particularly at the time the fire contract is up for renewal. A renewal should, in a great many cases, be a warning to make a personal call on the assured to win his confidence and to do everything possible to see to it that he is "sensibly" insured by every contract that he should carry for his own protection and the protection of his business. These rent insurance letters being used by the Sault Insurance Agency are simply indicative of the cordial manner in which most property owners will accept constructive suggestions.

**Baggage or Tourists' Floater Insurance**—This coverage is commonly advertised as a "vacation line," and the agent who thoroughly understands both the limited and broad forms of contracts is in a position to do some very effective advertising in the late spring and early summer months and

to render a valuable service to his present customers. He neglects an opportunity, too, if he fails to emphasize this line again at the time that the sons and daughters of his customers and prospects are returning to school and college. Here a tourists' floater policy is just the contract needed to protect the property of any member of the family who is to be away from home. There is another feature of this line that is usually lost sight of, and that is its wide salability to cover all of the property belonging to a certain household when it is located anywhere outside of the confines of the home where it is covered under a regular household goods fire insurance contract.

A certain metropolitan daily recently reported a case where the family wash was temporarily left in a garage in back of the house. The garage burned and the wash was destroyed. The contents of the garage were not insured for, as a rule, the contents was simply the family car which was covered under a regular automobile fire insurance policy, and the washing was not covered under a household goods fire contract. The value of the clothes that were destroyed amounted to approximately \$400. If the property owner had had a tourists' floater policy, this laundry would have been covered and in fact it would have been covered if the plant of the laundry concern had burned while it was located there. It is not always possible, and is always difficult, to collect damages in full from a laundry owner whose plant and contents are burned in a fire.

The value of this all-round coverage is emphasized by one company which has issued a folder called, "The Dividing Line." The introductory paragraphs of this folder read as follows:

All thoughtful property owners carry a regular fire insurance policy covering personal property in their homes but it is important to remember that every front door is a dividing line beyond which this policy does not afford protection.

In the course of a year a great deal of your personal property is exposed to danger from fire, theft, windstorm and other hazards that are somewhere beyond this dividing line. There are your clothes that are sent to the laundry, your rugs and carpets that are turned over to the cleaner and perhaps a watch left at the jewelers. There are the suit cases and the clothing that you take on a week-end trip, the golf bags, clubs, and clothes that you leave in your locker at the club house, and the clothes and personal belongings that you carry with you on your vacation. And consider not only your own belongings but those of your family—possibly of a son or daughter away at school or of some member of your household who goes away on a visit.

There is a Hartford policy that covers all of these hazards—that insures property that is beyond the dividing lines. It is called the Tourists' Policy, but is valuable as year-round protection as well as for special trips.

Read the following paragraphs that explain in detail the coverages afforded by this contract. Insure your property that is beyond the "dividing line."

This company has also issued the following suggested letter for the purpose of circularizing vacation prospects. This has been used to good advantage by a number of company representatives.

You may have read sometime ago of the fire that destroyed the Gedney Farms Hotel at White Plains, New York. Mr. F..... and his wife lost many of their personal belongings in this fire, and the Hartford paid him over \$1,200 under the Baggage policy that he carried. There was another Hartford policyholder who lost a great deal of property in this same fire—a Mrs. A..... R....., and she received a Hartford draft for over \$8,000.

Do you remember the fire that destroyed the Wilmington Country Club at Wilmington, Delaware? In this fire a Mr. D..... M....., of Wilmington, lost everything that he had in his locker, including a complete set of golf clubs and considerable clothing and equipment. He received a draft from the Hartford for \$190.



In Hartford there is a Mr. M..... B....., who shipped two packages containing personal effects from Spring Lake, New Jersey, to Lake Sunapee, New Hampshire. One of the packages was received, but the other was never found. Mr. B....., who had a Hartford Baggage policy, received \$215 from the Company.

There are scores of similar examples of the value of Baggage insurance. Under the terms of your regular fire insurance policy your goods are covered as long as they are in your home, but a Baggage policy (or Tourists' Floater policy), is an agreement that covers your property the minute it leaves your front door, and continues to cover it *wherever it may be* in the United States and Canada—and in foreign lands, if you wish. It protects you against the risks of transportation, against loss by fire and collision, and against the theft of trunks, valises and packages.

Let us quote rates and write a policy for you before you leave on your summer vacation.

This policy covers the property of any member of your family, including children who are away at school.

*Casualty Lines*—There are a number of casualty lines that should be included under the classification of property insurance—particularly burglary and theft insurance, automobile insurance, plate glass insurance and a contract written by a number of companies called a "complete residence policy" or something of that nature. Much can be done to sell all forms of automobile insurance by well written circular letters in spite of the fact that the automobile is an old story. The public is not yet fully conversant with the variety of automobile coverages and with the whys and wherefores of the different policy forms.

Altogether too many people feel that public liability insurance and property damage insurance are forms of protection that guarantee the payment of some sum to the injured parties regardless of the legal liability of the assured. As every agent knows, this is not the intent of liability in-

surance, and a policyholder should be made to feel under obligation to support the company in whatever action it decides to take. The company's adjuster is, as a rule, the best judge of what should be done, and merely because a car owner sympathizes with the person he may have injured accidentally is no reason for his demanding that the company settle at once when the blame for the accident lies entirely with the injured party.

The following letter has been used by a number of agents with great success and has resulted in the sale of a great many policies simply because the prospect read the letter and for the first time awoke to the fact that he was not fully protected:

A number of car owners have recently asked us to outline briefly the various forms of automobile insurance and to explain what sort of protection each policy provides. Perhaps you, too, would be interested in an explanation of these important contracts.

**AUTOMOBILE PUBLIC LIABILITY INSURANCE** is an agreement by which the Company undertakes to relieve you of financial loss on account of your responsibility at law. If persons are injured or claim to have been injured by your automobile, and if a suit is brought to collect damages, the company will take over the defense of this suit, pay all costs, and if damages are awarded, pay to the amount of your policy.

We recommend a policy that protects you up to twenty thousand dollars for injury to one person and forty thousand dollars for injury to two or more. Juries are today making awards as high as fifty and sixty thousand dollars. It is unwise to consider carrying a minimum policy. The increased cost for the higher limits is small.

**PROPERTY DAMAGE INSURANCE** is also an agreement that protects you in cases that involve legal liability, but it is concerned with damage done to property rather than with personal injury. In case of an accident the company deals

with the party whose property is damaged, pays the costs of suits and pays awards up to the amount of the policy.

**FIRE INSURANCE** covers your car anywhere in the United States and Canada.

**THEFT INSURANCE** pays if your car is stolen anywhere in the United States and Canada.

**COLLISION INSURANCE** may be had in three forms. The first carries the highest premium and pays for *any* damage that is done to your car; the second pays for damage in excess of \$50; and the third for damage in excess of \$100.

There is a special **ACCIDENT** policy costing \$5 that covers injuries received as a result of automobile accidents, and there are **PLATE GLASS** policies that cover the breaking of glass in your car. There are also contracts that pay if damage is done to your car by a windstorm—not an unusual hazard, by the way.

Call, write or phone, and let this agency advise you as to the forms and amounts of insurance that you should carry. We offer you a free identification card service that will help you out of trouble wherever you go in the United States and Canada.

Lists of car owners may be obtained from a number of sources and such lists can be used in a number of different ways. It would be unwise to invest in a list and use it merely once for the purpose of soliciting automobile business. Car owners are good prospects for other lines and the list can be used frequently for the purpose of general agency advertising. Most companies issue attractive folders on the subject of automobile insurance and an agent can often work up a good circular letter to go with such a folder. Reference can be made in the letter to certain paragraphs in the folder that the prospect should read and the agent can tell his own story about his agency service.

Many agents have used automobile owner lists for the purpose of offering the service of the agency office in help-

**CHECK CROOKS**  
CLEANED UP  
\$200,000,000  
LAST YEAR

Forgery and check altering occur once in every 3½ minutes

Forgery and altering of checks if a science and the only 100% protection against losses is adequate insurance. Why do you risk your cash deposits to the check crook?

For any information phone 270 for appointment.

**Ashley**  
New Bedford, Mass.

Says  
**Burglar "A"**  
to "Burglar B"

"How's business?"  
"Good," chuckles burglar B, it's my busy season. Big haul and a clean getaway last night. Jinxed to it. A cough. Two's company, but I'm awake—well, close to get two more victims this week. What're you up to?"

For Financial  
Security and Peace  
of mind, insure  
what you now have  
with

**Ashley**  
New Bedford, Mass.

**NEWS HEADLINES**

200 Million burglar alarm, used for \$50,000  
Famous for his fire alarm, once again falling from structure

1200 Exploding gas tank causes injuries to  
for "workmen" Property damage  
\$10,000

1000 Car parked—Engine running—dog steps  
on gas shift. Dog ran wild—no did  
the car. Owner paid heavy claim for  
property damage.

2000 Clock jagged lens accurate. Exchanges  
\$12,000

2000 Fire more not way to work to break hit  
by train. All killed.

2000 Daylight headline got \$5,000 in currency.

2000 Talking window glass severely broken  
woman

**ASHLEY INSURANCE**  
New Bedford, Mass.

## Do You Believe In Signs ?

A crack in your house chimney is a sign you are going to move.

To paste wall paper over a flea hole indicates nobody at home.

It is worse luck to lock in a dark closet with a lighted match than to see the new moon over your left shoulder.

If you smell gasoline and look for it with a match, it is quite possible you are going on a long journey.

A child who plays with fire finds it to be a destructive toy.

Caution and full insurance coverage are signs of good judgment.

11 to 15  
North  
6th St.



Phone  
270

New Bedford, Mass.

The Ashley agency advertises sidelines and uses the news for all that it is worth. Rules, which are in stock in every newspaper office, set off these advertisements. The "Check Crooks" advertisement may not have resulted in the actual sale of many forgery policies, but it was excellent copy nevertheless.

ing car owners to secure their license plates. In the state of Massachusetts at the present time there is a compulsory automobile insurance act, and before a license can be obtained evidence must be furnished that liability insurance has been secured. In this state, in particular, this license application service is a valuable feature that no agent can afford to overlook.

So far as burglary insurance is concerned, much depends on the type of coverage that is being solicited and upon the size and extent of the agent's territory. Certain burglary and theft lines are of very limited appeal and should not be advertised but should be sold only by personal solicitation. Residence burglary insurance, on the other hand, may be widely advertised and may frequently be sold to good advantage at the time fire insurance policies are renewed. One of the best methods of advertising this line consists in mailing a circular letter and blotter to a list of women. The letter should be written with the idea that the woman of the house is far more likely to worry about the safety of the household property than her husband and that she can do much to help sell burglary insurance on the property. The blotter that accompanies the letter should be simply a burglary insurance reminder that will lie on the desk at home and prolong the effect of the circular letter.

The "Complete Residence Policy" can be sold in much the same way. This contract covers such hazards as burglary, glass breakage, loss of use, water damage, liability, explosion and air-craft damage. The T. D. Faulkner Agency in Hartford, Connecticut, has advertised this contract effectively by sending out a letter accompanied by an actual photograph of the prospect's own home. The letter referred to the attractiveness of the home and then asked the prospect to make sure that his home was really covered. The coverage was then outlined briefly and the concluding paragraph said: "Won't you give this a few moments earnest consideration now, and I will call on you within a

few days to discuss the merits of this particular policy to suit your particular requirements." The best of stationery was used and the letter was signed in pen and ink. What home owner could refuse to give earnest consideration to a letter of this character and to give more than passing thought to a communication that contained an actual photograph of his own property? The Faulkner Agency reported excellent results in connection with the use of this letter.

Plate glass insurance is a line that should be sold primarily on a service basis. The chief arguments in its favor consist in the prompt service that the insurance company can command in the event of a loss and the fact that the company itself attends to the details of replacement. The opportunities to advertise this coverage are limited but if ever a loss occurs in an agent's territory it should be capitalized to the fullest extent. If an automobile crashes through a window of an assured down on Main Street, then the agent who has the line should waste no time in working up a newspaper advertisement regarding the loss and in placing a sign in the broken window itself. It is likewise true, of course, that the agent should drop everything in order to speed up the replacement of the broken pane.

## CHAPTER XI

### Advertising Stunts, Contests and Novelties

A GREAT many times the insurance business, drab and uninteresting as it is commonly considered, can be dramatized and made the subject of conversation the entire length of Main Street. There are times when an agent, by the use of a bit of imagination, by grasping opportunity with both hands, and by using all of the aggressiveness and ingenuity that characterize a first-class reporter, can advertise in a manner that is not permitted the butcher, the baker and the candlestick-maker whose stores may be in the same block. To be specific:

One of the clients of the New Rochelle Agency of New Rochelle, N. Y., reported that his car had been completely destroyed by fire. Upon inquiry, however, the agency found it was still able to roll. They sent out and had the wreck towed in and left standing near the curb directly in front of the agency office. A local sign painter was called in immediately and three cardboard signs were placed on the car. One read, "There is no time like the present. We are in the office ready to protect you. Follow the arrow." An arrow was chalked on the sidewalk pointing to the agency office. Another sign read, "Any and all risks covered," and the third said, "Let us be your insurance adviser." The crowds gathered.

The snake charmer and the ossified man at the circus could not have collected a more interested crowd nor caused more people to think the same thing at the same time. There is an old saying among football men that "it pays to keep

your head up and follow the breaks." The same slogan, applied to agency salesmanship and advertising, will build business faster than a dozen membership cards in as many local organizations.

In the case of this New Rochelle Agency, this wasn't simply a flash-in-the-pan publicity for Mr. Goldsmith, the



The New Rochelle (N. Y.) Agency posted one of their regular agency display signs on the ruins of this house almost as soon as the firemen were through playing the hose. Splendid advertising to the hundreds of people who came for the purpose of viewing the ruins.

president of the organization, and his associates ran a consistent program of advertising that they followed year after year, using everything from newspapers to billboards.

What this agency did with a fire loss has been done in other localities with collision losses. Mr. E. A. Fladland, an agent at Grand Forks, N. Dak., received a telephone report from a policyholder who said his Nash car had been badly smashed while being driven along a main highway near Grand Forks. The car had turned completely over three times but did not leave the road. The six people who were in the car were not injured. The car, however, was a decided wreck. Mr. Fladland immediately saw an opportunity for a first-class advertisement, for his office is located

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## ADVERTISING STUNTS

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on the ground floor in the central business section. So he approached three people whose permission he felt he should secure before carrying out his idea. He took the matter



Good stunt advertising. A burned car was put on a truck and driven about town accompanied by two signs that told the whole story.

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As in the case previously described, it doesn't take much imagination, if you are a go-getting sort of agent, to guess what happened. A crowd gathered and the town talked. Twenty-two people actually walked in and ordered collision policies. Others thought insurance and mentally resolved to call on the Fladland agency the next time they needed a policy. Every one praised the agent for his ingenuity.

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"We placed our large agency sign (one that we always keep on hand for emergencies) on the ruins of the property while the firemen were still playing the hose in an effort to extinguish the last glowing timbers. (This sign reads: 'New Rochelle Agency. Insurance and Nothing Else. Losses Promptly Paid.') As a direct result of the fire and the sign we placed on the ruins, we received twenty-one orders that produced a premium income well worth our time and trouble. Our advertising, in other words, paid its own way, and in my opinion this one piece of publicity alone was worth hundreds and hundreds of dollars. No less than 15,000 people viewed the ruins and they couldn't possibly help seeing our sign and giving considerable thought to our agency and the location of our office."



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This "sign after a loss" idea is wonderful advertising provided it is carefully handled and does not offend the policyholder. Mr. E. L. Knickerbocker, Manager of the Insurance Department of the Von Hamm-Young Company



This "traveling office" attracted attention whether standing on the street or moving. It gives an idea which can be adapted to advertising various forms of insurance.

in Honolulu has applied this same idea to a plate glass loss. At one time a U. S. Government ambulance was involved in an accident and crashed into the agency office window. According to Mr. Knickerbocker, the agency in a very few moments placed a sign in a prominent position on the broken plate glass reading, "We are fully insured. Are you?" The crowd of people who passed and noticed the ambulance on the sidewalk silently admired the agency for its initiative.

It frequently pays to invest in a sign announcing that a certain policy has been written. For example, a sign at a

fair or ball park telling that the rain insurance is carried by the Blank Agency is always good advertising for the agency, particularly if the copy on the sign emphasizes the fact that rain insurance is but one of many lines that can be written. One agent always uses the phrase "We insure everything from a pet dog to an aeroplane".

Leroy Armstrong, an agent at Penn Yan, N. Y., secured valuable publicity because of the fact that he insured an automobile truck that was used by the Penn Yan Boat Company, Inc., for the purpose of exhibiting canoes, sailboats, etc., manufactured by them.

Speaking of stunts, Richey & Casey, an agency in San Antonio, Tex., hit upon a most unaccustomed plan for advertising its agency. Mr. L. A. Casey of the firm described his scheme to *Printers' Ink* as follows:

"We selected for our messenger boy a particularly bright, handsome lad of fourteen years and dressed him in a red flannel suit of fireman's model and regulation fireman's fire-fighting helmet. The color of the suit is striking and a fireman's helmet naturally attracts attention. On the front piece of the helmet appear the words: 'Insure with Richey & Casey.'"

"In addition to other work this messenger makes daily trips to all banks, hotels and public buildings, distributing blotters.

"After using this idea for a while, with good results, we secured a monster Great Dane dog, weighing 150 pounds, the largest in the city, to be taken along by the boy.

"When going along the street they attract instant notice and wherever they stop a crowd gathers around immediately. The attention attracted by this outfit has been surprising."

#### The "Accidentometer," An Example of a "Trick Sign"

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hardly be classed as billboards but that should come under the head of novelty stunt advertising. For example, down in Bisbee, Ariz., there is an insurance headquarters called the Arizona Insurance Agency, and from this office we first heard of the "Accidentometer." This is a coined word that could hardly be more descriptive of a device that the agency has prepared to keep people interested in cutting down the local accident record.

This Accidentometer appeared in a parking space right in front of the Bisbee post-office. It is a round sign like a dial, and there are three totals that appear on it, much the same as appear on an automobile speedometer: the first is the number of street and highway accidents in the Bisbee district; the second, the number of people injured; and the third, the number of people killed. An arrangement has been made on the sign so that these totals can be changed daily if necessary, and underneath the Accidentometer is a large sign saying that the figures are kept up to date by the Arizona Insurance Agency.

So much local interest was aroused the moment this sign was put up that the *Bisbee Daily Review* carried a front-page story about it, and the following paragraphs from this article will give other agents suggestions for erecting similar devices in their own communities.

"The Arizona Insurance Agency completed the sign last Saturday and with the aid and cooperation of Sheriff McDonald and his deputies, Chief Henry Wirtz, and Alvin Browning, operator of the ambulance, will keep the district residents posted on the number of accidents, injuries, and fatalities that occur from January 1.

"Up to last Saturday night the dial indicated that there were 224 accidents, 56 injuries, and 8 deaths.

"The boundaries, which are taken in figuring the data on the chart, are within the limits of the Warren district on the

Douglas road as far as Forrest Ranch, on the Naco road to the international line, and to the end of the Tombstone Canyon on the Tombstone road.

"Any accident that occurs on the streets or highways will be recorded, but by far the majority of accidents will be those caused by automobiles.

"The plan of posting the accidents and casualties in prominent places in communities has been adopted in a great many cities throughout the country, according to Betram L. Smith of the Arizona Insurance Agency. The U. S. Department of Commerce is sponsoring the movement and has already erected many signs along the country's highways, believing that it will be an effective means of educating the people (especially motorists) to the seriousness and frequency of accidents.

"Although the insurance agency will depend largely on the police and sheriff's department for the authenticity of the reports, any one who learns of an accident is invited to call the agency office and notify the officials."

#### An Agency's "Insurance Patrol"

THE "insurance patrol" is an advertising stunt used by the McNaghten Investment Company at Hutchinson, Kans. This patrol is an automobile painted a bright red similar to the color used on fire-engines, and the red is set off by flashing brass railings which give the car every appearance of a small fire-truck. Small oak-stained ladders which are carried as a part of the regular equipment help intensify this impression. On the door of the car appears the blue and white trademark, "Ask McNaghten," and McNaghten's insurance patrol has become an institution in Hutchinson.

The patrol has such a variety of uses that, unlike a fire-truck, it is kept busy most of the time. It is used principally, however, as a means of transportation in soliciting new business and to deliver renewal policies, but whenever a fire-alarm comes in, the agency gets word of it immediately and the patrol is dispatched at once to the location of the blaze.

Then the patrol crew gets busy. A large tarpaulin is carried and if it can be of any use in protecting household goods that have been salvaged or in covering up a roof that is damaged, it is at once brought out and put to work, re-



Something decidedly different in the way of insurance advertising and insurance service. This is the insurance patrol of the McNaghten Investment Company of Hutchinson, Kan. It is painted a bright fire truck red and is embellished with shining brass. Rubber blankets are carried for salvage purposes and the car is also used by the agency for business purposes.

ardless of whether the property belongs to one of the McNaghten Agency customers or the customer of a competitor.

After the fire a special circular is placed in every home within a radius of two blocks, and back at the office a record is made of each of these property owners who is not already on the agency's books, so that a personal follow-up can be made on the following day and a complete survey made of all these prospects' insurance. The solicitor tries to sell not only fire insurance, but rent, tornado, explosion, personal effects, burglary and automobile lines.

To quote a report from the agency:

"After every fire of any consequence a number of telephone inquiries are received from people who happen to be at the fire and see our patrol or see the advertising that we distribute.

"We could hardly find a better time to place our advertising before the public than when the fire is raging and the fire department is in action. The whole neighborhood is excited and every last property owner is thinking insurance."

This insurance patrol, in addition to being an excellent advertising, is a distinct service to the community and as such builds a great deal of good will for the agency.

Incidentally it is interesting to note that in addition to the patrol, which is constantly running about town, every one of the private passenger cars operated by members of the McNaghten Investment Company also does its bit of advertising through a metal tag which is attached to the front and rear license tag, which carries the agency's trademark and the words "Insurance? Ask McNaghten! Phone 655."

#### An Original Idea Plus a Camera Equals New Business and Good Will

THERE is an agency in Le Roy, Ill.—an old established concern consisting of two brothers, Frank C. and Canby A. Barley. Back in 1913 the Barley brothers decided that it was highly important that they reach not only the present buyers of insurance—the individuals who owned property in 1913—but that they keep in touch with the generation that would own property and that would have a great deal to do with the development of the business of the community in 1933. It was also deemed important that in appealing to the younger generation some method be used of reaching the parents and relatives of the children in order to secure immediate results.

Strange to say, the solution of this advertising problem was found in a camera and in the district school system.

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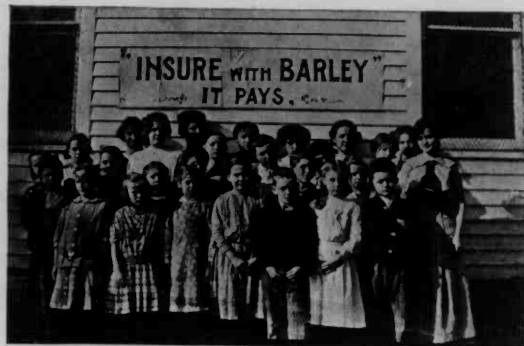
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Here is what happened:

A sign was painted—an attractive one, several feet long and a couple of feet high—which read as follows: "Insure With Barley. *It Pays.*" This was the agency slogan and



One of the photographs of school groups taken by agents Frank C. and Canby A. Barley of LeRoy, Ill., and offered later to the children who had filled out a blank that carried valuable information regarding their parents' insurance—or lack of it. What memories these photos have brought to the children now grown up, and what excellent advertising for the agent as long as the photos are in existence.

the message was as brief as was possible. The sign was painted on a heavy piece of cloth so that it could be rolled up and carried about with ease.

Equipped with this sign and a camera, Mr. C. A. Barley went the rounds of the district schools—went in and talked with the teacher and arranged to take a photograph of the entire school group. What group of school children does not get a real thrill out of posing for a photo? And that is where the sign came in. It was tacked upon the side of the building, or on a wall or fence in the background, so that it stood out prominently in the photo. The accompanying illustration shows one of these photos, and it is certainly full of one hundred per cent human interest.

Now comes the cleverest part of this advertising plan. The photos were printed on postal cards and each youngster was told that he could have a picture without cost if he would fill out a blank giving his name and address, his age, his father's name, the amount of insurance on the family property, and the day that the insurance expired. Naturally, the youngsters were more than anxious to get the pictures and the blanks were filled out promptly. As a matter of fact, a great many of the parents dropped in at the agency, and merely as a result of the interviews with the parents some \$1,200 in premiums on new business was written.

Furthermore, ever since these pictures were taken, the parents, friends, and relatives, as well as the children themselves, have been calling at the agency and asking for photos. They have even offered to pay relatively high prices for them, but not one of these prints has been for sale. They have been given away only in exchange for business or information that might lead to business.

But the best part of this campaign is yet to come, for in 1933 the agency plans to send a copy of these photos to every one of the children still living in LeRoy, and by writing an interesting letter to accompany the photo, to roll up another wave of good will for the agency.

Mr. Barley says that he has no patent on the idea and that it doubtless can be used to very good advantage in a great many other communities.

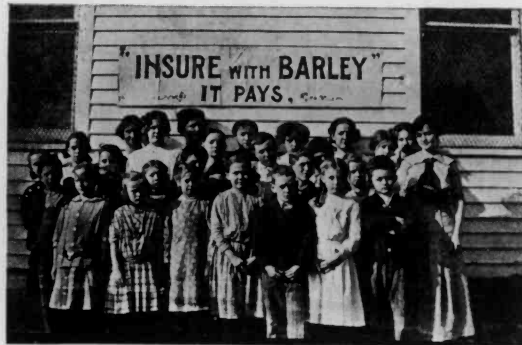
#### How Huron "Bent the Twig"

MANY an interesting idea has developed out of methods of observing Fire Prevention Week. Out in the bustling little city of Huron, S. Dak., by the united efforts of the Commercial, Rotary, Kiwanis and Lions clubs, assisted by the fire insurance men and civic organizations, there was arranged a fire prevention program that was in

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every respect unique. It was a program that may well serve as a pattern for the fire prevention activities of many other communities.

The distinctive feature of this program, according to Mr. W. E. Coats of the W. H. Maul Agency of Huron, was the activity at the public schools. At a certain hour on Fire Prevention Day an alarm was turned in at each school. This cleared the building promptly under the rules of the regular fire-drill. Then just as the pupils reached the street a fire-truck dashed up and stopped in front of the school. A man jumped off the truck, commanded attention, and then gave the children a short but emphatic fire prevention talk. His remarks were vividly illustrated by charts mounted on a pedestal.

By way of introduction the speaker said:

"The first thought that comes to you today is, 'What is all this excitement about? Why do we have fire prevention day and fire prevention week? Why is this particular day fire prevention day? Why devote a whole week this year to this subject of teaching ourselves to be careful? Why do we take you from your regular studies at this hour?'"

Referring to his first chart, the speaker then went on to explain that October ninth was the date of the great Chicago fire; that in the year 1871, there occurred the first big holocaust of this generation—the fire that started when Mrs. O'Leary's cow kicked over the lantern that destroyed millions of dollars' worth of Chicago property.

Then the speaker continued:

"There is abroad in our land a horrible monster called the Fire Wolf, who is growing more greedy every year and will continue to grow and thrive as long as he is fed.

"Who feeds the Fire Wolf? The Demon Carelessness! See this second chart. The Demon is here pictured in the act of dropping a lighted match, the crowning sin of carelessness.

It shows him leading the dreaded Fire Wolf throughout the length and breadth of our land, seeking whatever and whomever he may devour.

"How does the Demon feed the Fire Wolf? This is graphically shown on the third chart by cartoons—cartoons that were drawn by one of our high school boys. Here are different pictures of carelessness—children playing with matches, defective flues, bonfires, and careless tossing aside of cigarette stubs, oily rags left lying around, an electric flat-iron left with current on, and other hazards that are equally dangerous.

"What did the Fire Wolf feed on last year? This question is graphically answered by the fourth chart, which shows the fire loss in dollars and in lives. America's per capita loss last year was \$4.75—Great Britain's only 72 cents. This comparison gives us something to think about. It is disgraceful to permit such a terrible waste of life and property."

This plan of illustrated fire prevention talk proved the best ever to gain the attention and interest of the school children. It held their attention to the end and made a lasting impression.

In closing, the speaker said:

"What are you going to do about it? What are the American people going to do about it? Shall we continue in our carelessness until this awful Fire Wolf grows to still greater size? Or shall we rather take stock and make an honest effort to check his ravages?

"Let each of you school boys and girls go home tonight and do something definite to make your home safer from fire. Ask your fathers and mothers to do something to make the home, the office, the store, the school, the church, safer from the visit of the Fire Wolf. Let each one of you appoint himself Fire Chief in his home. Fill out the home inspection report that your teacher will give you, and when you go to bed tonight, offer up an earnest prayer that the Fire Wolf may never have an opportunity to feed on your home or to destroy your loved ones.

"Then if you dream about the Demon Carelessness or about the Fire Wolf, perhaps it will be because you didn't do that little thing to help prevent a fire in your home.

"Just one last word, *Do Something today!*"

### The Pencil and Ruler Idea

WE have told earlier in this chapter of the group photograph stunt used by the Barley Agency in Le Roy, Ill. This method of getting leads in the form of expiration-dates can be duplicated by almost any form of novelty advertising in which something is given away in exchange for information in regard to existing policies. The following idea has been carried out by a great many agents in connection with pencil and ruler advertising:

Blanks, asking for certain information, are distributed through the public schools, or by printing in a newspaper advertisement. A pencil and ruler, or either one, is offered in the blank to the boy or girl bringing the blank to the agent's office properly filled out and signed by a parent.

The whole idea is to build up a list of prospects. A father or mother will fill out the blank at the solicitation of a youngster when that same parent would show the door to a solicitor from your office, but if that child takes the filled out blank to your office and receives as a reward a pencil and ruler, that boy or girl will talk about it for a week, which is a kind of advertising.

The agents who have used this plan are strong in their endorsement of it. In all cases reported to us valuable lists of prospective insurers were obtained, with many expirations, and not a few direct applications for insurance.

The blank used by the majority of agents was something as follows:

"A Free Pencil and Ruler for Every School Boy  
and School Girl.

"Have your Father or Mother fill in the answers to the following questions and bring to my office and receive a

Pencil and Ruler free, regardless of how many children in the family:

"Do you carry Fire insurance?.....

If not, would you care to have us quote you prices?.....

"When does the Fire insurance you now have expire?.....

"Do you own the house you are now living in or do you rent?.....

"Name .....

"Address .....

"When in need of Insurance or Real Estate see H.....  
before closing a deal."

The rulers and pencils were, of course, imprinted with the agency name and address and were purchased in quantity by the agent from some novelty advertising company. The only thing to be said against this form of advertising is that unless an agent is aggressive it does not result in the writing of additional insurance but merely in the transfer of existing policies from one office to another. If all agents attempted to advertise in this way, there would result a constant swapping of business, an increase in overhead for everybody, and considerable uncertainty and discontent on the part of local policyholders. Much has been said and much written about the ownership of expirations. Too little has been said and too little written about the acquisition of the millions of dollars of unwritten premiums on desirable lines of property. And we refer to property insurance—not merely fire insurance. The sooner all agents appreciate this distinction and realize further the difference between writing insurance and writing insurance right, the better off everyone will be—companies, agents and assureds.

Some insurance companies have gone to great lengths in conducting pools and providing agents with imprinted novelties at cost. The Automobile Insurance Company and the Aetna Casualty Company have perhaps gone into this form of advertising quite as extensively as any other com-

pany. The Insurance Company of North America some time ago conducted a pool in which agents were offered papers of matches with their imprints on them. A letter announcing this offer read in part as follows:

"Do you desire to do a little individual advertising? Perhaps you do—but have had some difficulty in finding an ar-



A good float prepared by Dempsey & Andrews of Bethlehem, Pa., for a local civic parade. The wrecked Ford on the rear of the truck has lettered on the windshield, "This car skidded. This might happen to you."

ticle that has a definite use—that is actually desired by every one—and has a real publicity value for you because of its constant use and universal appeal—and yet not too expensive.

"A book of safety matches, costing less than a good business card, would enable you to reach a large number of people without waste and heavy expense. No one would throw away this book of matches until the last match was used.

"If you bought these matches direct, you would have to buy at least ten thousand books, which would cost you \$4.70 per thousand, without freight and delivery charges, as the Match Company informs us that it cannot make any smaller quantity with your ad thereon.

"This Company's large contract gives you the benefit of purchasing any quantity you may desire, shipping direct to your own office at the following prices:"

The forms of advertising novelties are legion. There are watch fobs, medals, cuff links, watch guards, pencils, pens, pocket combs, pencil clips, key chains, key tabs, key cases, cigarette cases, match holders, pocket knives, letter openers, bookmarks, signature blotters, desk calendars, combination desk calendars, pin trays, scratch pads, etc., paper clips, mucilage containers, ash trays, paper weights, bill folds, mirrors, telephone indexes, and countless other devices.

The value of any advertising novelty depends upon the way in which it is used. To purchase a quantity of advertising novelties and then distribute them thoughtlessly, is to waste just so much good advertising money. Any novelty is designed for just one purpose and that is to create good will for the donor. A great deal, however, depends upon the method of giving, just as one individual can give a Christmas present and delight the recipient with the cordial manner of the giving and the spirit in which the gift is offered and another individual can give a more elaborate present as though some obligation were being fulfilled. And so an advertising novelty can be properly or improperly distributed. If the novelty is one that can be sent through the mail, a carefully worded letter should accompany it. If it is a costly novelty, it should, if possible, be presented personally. One of the most interesting methods of distributing novelties that we ever heard of consisted in the hiring of a snappy Western Union messenger boy for two or three days for the purpose of carrying the novelty to friends and customers and presenting it with the card of the firm.

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pany. The Insurance Company of North America some time ago conducted a pool in which agents were offered papers of matches with their imprints on them. A letter announcing this offer read in part as follows:

"Do you desire to do a little individual advertising? Perhaps you do—but have had some difficulty in finding an ar-



A good float prepared by Dempsey & Andrews of Bethlehem, Pa., for a local civic parade. The wrecked Ford on the rear of the truck has lettered on the windshield, "This car skidded. This might happen to you."

ticle that has a definite use—that is actually desired by every one—and has a real publicity value for you because of its constant use and universal appeal—and yet not too expensive.

"A book of safety matches, costing less than a good business card, would enable you to reach a large number of people without waste and heavy expense. No one would throw away this book of matches until the last match was used.

"If you bought these matches direct, you would have to buy at least ten thousand books, which would cost you \$4.70 per thousand, without freight and delivery charges, as the Match Company informs us that it cannot make any smaller quantity with your ad thereon.

ADVERTISING STUNTS

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"This Company's large contract gives you the benefit of purchasing any quantity you may desire, shipping direct to your own office at the following prices:"

The forms of advertising novelties are legion. There are watch fobs, medals, cuff links, watch guards, pencils, pens, pocket combs, pencil clips, key chains, key tabs, key cases, cigarette cases, match holders, pocket knives, letter openers, bookmarks, signature blotters, desk calendars, combination desk calendars, pin trays, scratch pads, etc., paper clips, mucilage containers, ash trays, paper weights, bill folds, mirrors, telephone indexes, and countless other devices.

The value of any advertising novelty depends upon the way in which it is used. To purchase a quantity of advertising novelties and then distribute them thoughtlessly, is to waste just so much good advertising money. Any novelty is designed for just one purpose and that is to create good will for the donor. A great deal, however, depends upon the method of giving, just as one individual can give a Christmas present and delight the recipient with the cordial manner of the giving and the spirit in which the gift is offered and another individual can give a more elaborate present as though some obligation were being fulfilled. And so an advertising novelty can be properly or improperly distributed. If the novelty is one that can be sent through the mail, a carefully worded letter should accompany it. If it is a costly novelty, it should, if possible, be presented personally. One of the most interesting methods of distributing novelties that we ever heard of consisted in the hiring of a snappy Western Union messenger boy for two or three days for the purpose of carrying the novelty to friends and customers and presenting it with the card of the firm.



## CHAPTER XII

### Agency Trademarks and Slogans--- What Makes Them Good\*

**A**SIDONEAN craftsman, so we are told, some three thousand years before the Christian Era inscribed on a drinking glass the following:

"Made by Endymion; let the buyer remember."

This was a trademark and a rattling good one. It was also a good slogan. It was a mark of identification on the glass; and it was a selling thought tersely expressed, serving as a constant reminder of the man and what he made.

#### Slogans Have Made History

**"TRADE** follows the flag" is a good slogan. It is a watch word, a shibboleth, a battle cry. It sounds a note, as from a silver bugle . . . it sends forth a clarion call to trade, commerce and industry to flock and follow where the empire builders lead the way.

"54-40 or fight" was a good slogan in the days of iron men and wooden ships, in the days of the ox cart and the covered wagon, in the days when the old Oregon trail crawled toward the sunset, and before steam and steel had broken open the treasures of the golden west.

"Prosperity follows the plow" is a good slogan and it means something to every man, woman and child in America. It sells something. It sells an idea. It sells

\* This chapter was written by A. G. Dugan, Jr., as his contribution to the development of local agency advertising.

the farmer and his produce; it sells thrift, industry and common sense; it sells the idea of sound thinking about economic values.

"Carthage must be destroyed" was a good slogan back in the days of Marcus Cato. Repeated often enough into the ears of the Roman Senate and dinned into the ears of the populace it caused the development of a well defined feeling that Carthage *should* be destroyed. And it was.

*Printers' Ink* tells us that a slogan is a specific advertising phrase or sentence which is used in such a way as to acquire a secondary meaning as referring to the goods or service of a certain proprietor.

That's a good definition, but perhaps you will like one with more life in it. A slogan should have something of salt and fire about it. It should have lilt, uplift and courage. It should sound a clear call to action of some kind; it should have a hint of dramatic power; it should bristle with vigor and vitality.

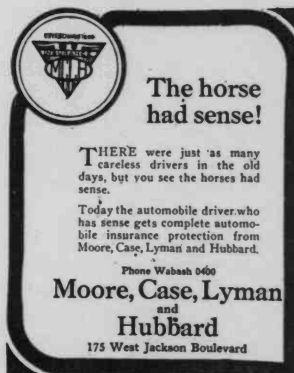
The slogan most people like is one which lifts a man out of the ruck and common run and puts him on the mountain tops. How can that be done for the man who sells insurance policies?

It's an awful job. What vigorous, picturesque, dramatic thought-provoking things can be said about a dry-as-dust subject like insurance? A slogan is a perfect thing, original, pungent, compelling. How can you bend its wings and drag it down to where it will do heavy duty in helping to sell fire insurance?

#### Getting Your Name in Your Slogan

**"I**F it's burnable, see Burns," is the way one of our agents fixes it. That is short and to the point. That tells you what to do. That tells you whom to see. That sells fire insurance and does a good job of it.

But suppose the man's name isn't Burns or Fire Escape or Hook & Ladder or anything you can associate with fire? Suppose its Jean A. Pope, which is the name of a live-wire insurance agent at Moline, Ill. Mr. Pope wanted a slogan,



Using a trademark as a part of newspaper display. Incidentally the caption and copy are excellent.



A combination of slogan, trademark and signature plate in which the "safety first" phrase has been adapted to the use of the agency.

and the advertising department of his company got up one for him. "Pope's Policies Pay". That's his story. It tells the news and it rings the bell. When a man buys an insurance policy he is likely to look on it as a liability unless he has a strong feeling that his money is really buying something. "Pope's Policies Pay" takes off the curse. There is action and "get up" about this slogan.

#### Slogans Must Be Short

"YOU won't worry very often if your insurance is handled by Loftin & Loftin," is the slogan of an agency at Paul's Valley, Okla. What is wrong with this picture? It's too long, to start with, but it rhymes nicely

and after a few times repeated it soon sinks into the subconscious just like Mark Twain's famous "Punch Brothers, punch with Care." It is an alliterative jingle which states a real selling fact and has the man's name all tied up and stitched into it. There isn't enough action about it to suit its purpose perfectly. That's the only trouble.

"Oh for a beaker full of the warm South," wailed Keats. "Oh for a slogan with a flavor people won't forget," moan the copywriters in company advertising offices as they gnaw their pencils and curse the black day it ever occurred to Mr. Some Agent, Somewhere, to write to the advertising manager for a slogan which will "knock your eye out."

It is not easy to get a slogan with magic to stir men's blood. Perhaps that's more than one should hope for. "Carry Insurance with Carey" is tame enough but it is pat withal, and tells you just exactly what to do. "Proctor the Protector" isn't so good because the tale is not yet told. He might be selling chest protectors.

"Go to Church for Insurance" sounds a bit startling, but Mr. Church thinks that one advertising department got him up a good slogan. There is action and life in it. It tells the whole story. It sells Church as well as his bag of insurance policies.

"For freedom of mind ring 1776" slogans another one of our agents, and this has a fine, ringing sound about it which we like. It lifts you up out of the rut; it sounds a glad, silvery cry. It has a "breezy call of incense breathing morn" about it. But no rose without its thorn, and this is really not a perfect slogan because the man's name isn't there. Some other agent might steal phone No. 1776.

"Tex for ProTEXion" is not so trumpet-tongued, but it is a downright good slogan. And Mr. Guy Tex, an agent

at Central Point, Ore., will tell you that it is bringing him in business.

#### How a Slogan Was Saved

THE other day Mr. D. C. Baun, an agent on the Pacific Coast, dropped into an advertising man's office. Mr. Baun's agency is at Wheatland, Calif., and like most Californians he believes in advertising. He has a slogan he made up, and here it is:

"I insure everything but tomorrow."

Being asked what he thought of it, the advertising man's first impulse was to say that he had heard it before, for he could name off-hand a baker's dozen of agents who use the same thing. But that wasn't a tactful thing for an advertising manager to say and besides the man had called for help. He had the makings of a perfectly good slogan started and the only job to be done was to make it work for him. So the slogan writer fussed around a bit and then told him to change it to:

"Baun insures everything but tomorrow."

There you are. That lifts it out of the deadly average. No Tom, Dick or Harry can steal *that* unless they steal Baun too. Baun is the only man in Wheatland using that slogan and his job now is to advertise it, proclaim it to the four winds, stamp it on the minds of all good Wheatlanders. Then if some Smart Sam comes out in a year or so with "Smith insures everything but tomorrow," Baun's slogan will have earned its place in the sun of public knowledge. The other man's slogan will be branded "copy cat" and bundled out of town.

#### Combining a Slogan and a Trademark

WHERE does a trademark begin and a slogan leave off? Some slogans make wonderful trademarks. "Tex for ProTEXion" is one of them. In your mind's eye you can picture hundreds of cute little designs, a triangle for one thing.

Frank T. Moore, an insurance agent at Enid, Okla., has a good trademark. It is shown on the next page.

Mr. Moore's slogan is "The Hartford Agent." That's a pretty good slogan, too. It lifts him out of the crowd of insurance agents and identifies him with an insurance company which is nationally advertised and nationally known. It tells people that here is one of those men that the big red and black advertisements in the *Saturday Evening Post* have been talking about.

It is also another case where a good slogan is a good trademark. The physical design of the shield, which ties the man's name, his slogan and the trademark of the company all together into one unified whole is simply a logical development of the fundamental idea.

There is a trademark which means something to people in Spokane, Wash. It is:



This has a slogan worked into it and it is a peppy punchful slogan, telling you what to do and tied right up with a design which tells you whom to see and where to go.

Of course it is one thing to get up a nice pleasing trademark, easy to look at, and telling a little story about your insurance. To get that same trademark branded on the subconscious minds of a good percentage of logical buyers of insurance in a given community is quite another proposition.

In the case of R. J. Martin & Co., both of these things have been done and, like Grape Nuts, "there's a reason". Mr. Martin has "advertised" his trademark. It appears

twice a week in the *Spokane Chronicle* in a small but snappy advertisement. It has been appearing twice a week or oftener in Spokane's local newspapers for five years. It appears on all agency letterheads, billheads and all advertising going to the public. The trademark is constantly being sold to Spokane.

#### Using a Trademark As an Illustration

**M**OORE, CASE, LYMAN & HUBBARD of Chicago, Ill., also have a trademark which is being sold to the public through newspaper advertising. It is shown just below at the left.



A characteristic trademark of an insurance agency. It has been made valuable by advertising.



A trademark that puts the national advertising of the company solidly behind the agent.



Shield designs are popular and the Lawton-Byrne-Bruner Agency evidently looked into heraldry a bit before deciding upon this emblem.

In these advertisements, the trademark is about the first thing the reader sees. And so that he will remember it, it has been the job of the advertising headquarters of one insurance company to write crisp, catchy, interesting selling copy to go with it. More often than not there is a touch of humor in the copy; sometimes tying up with current events of interest.

#### Reinforcing One Trademark by Another

**T**HIS business of selling a trademark to the American people brings up another interesting little study. That is how one trademark can be made to reinforce another.

Here is how it is done:

Lawton-Byrne-Bruner is a big insurance agency in St. Louis. They have a fine, well-established business. But like a truly representative American insurance agency they want to grow bigger and better. They know the power of advertising to help them to do it.

Lawton-Byrne-Bruner have a trademark. It is reproduced on the preceding page.

There is nothing the matter with that trademark. But the advertising committee of the agency has found out a way to reinforce it with a trade character which through national advertising is well and widely known. It is a resort to the picture language, which is a powerful way to advertise, for the Orientals say that a picture is as good as a thousand words.

The Fire Demon or "Hellion", as it is sometimes called, is a nationally known figure. It is justly called the most famous symbol of fire in the world. And it is just that; it is a symbol of fire. It is a trademark of fire. It identifies the warnings about fire. It blows the breath of life into fire and dramatizes the idea of fire and fire loss in the abstract. It shows what fire destruction would look like if it might be seen stalking around on flaming feet.

Through bold full pages in red and black, this design, this trademark, this symbol of fire has been made known to readers of the *Saturday Evening Post*, *The Literary Digest* and other national mediums. Through a number of unique and ingenious plans this symbol of fire has further been brought to the attention of the fast moving American public. Fire destruction is a terrible thing and people are being made to realize it.

So Lawton-Byrne-Bruner justly felt that here was a design, a symbol, which they could use.

Well, what to do about it? That's the natural come-back and Lawton-Byrne-Bruner are ready with the answer. In

a dramatic way they call attention to what fire may do to anybody's property. Then they offer a quick, positive, practical service to *prevent* fire loss. The Fire Hellion trademark brands fire and holds the mirror up to his ugly image. The Lawton-Bryne-Bruner trademark stands for protection—protection against the evil that fire may do.

#### Slogans Not Easily Found

IT IS a ticklish task, this business of tapping out trademarks and shaping up slogans for several thousand insurance agencies. And if you are a local agent and are looking now for a golden rule, a guide to good slogans, a grand summing up of all the great principles pointing to perfection, you will find no short cut here, neither will you find it in any other book. Sloganing and trademarking is a free-for-all, catch-as-catch-can, devil-may-care trade with many followers and many fashions. A rainbow in the sky is a good trademark but it should not be followed for the pot of gold at the end. The shrill call of the rooster may be a good slogan for the breaking day, but it doesn't always mean you are to get fried chicken for breakfast.

### Local Agents Can Profitably Cooperate to Advertise Their Business

COOPERATIVE advertising by groups of local agents is one of the most mooted subjects before agents at the time this book is written and the entire insurance world is giving serious thought to the question of "public relations." Cooperative advertising has been tried by a sufficiently large number of agency groups to give us an experience upon which to base a study, yet there is not in all quarters a clear understanding of just what it is all about.

The story of the first efforts of competitors to improve their situation by advertising is lost in the haze that surrounds the beginnings of all advertising. Cooperation among groups of people probably began with the guilds and the associations of craftsmen common in the Middle Ages. There is evidence that there was some effort at cooperative advertising even in those early days.

The earliest definitely identified cooperative advertising in this country will be found in the publicity given by the cities and towns to assure the success of local affairs, such as Fourth of July celebrations, county fairs and other gatherings. The business men of the city often got together in an effort to induce the people from the neighboring towns and countryside to come to the celebration so the merchants might enjoy increased patronage. In such endeavors the merchants cooperated to the extent of paying the cost of the advertising, and frequently in staging the show or entertainment.

In contrast to this early cooperative effort we have today the extensive advertising campaign of the electrical refrigerating manufacturers running in magazines of

One of a series of cooperative advertisements that has been published cooperatively by groups of local agents in many cities and towns throughout the country. After all, the best way to impress the public with the importance of your message is to buy space and tell your story as you would like to have it told, calling upon experienced advertising men to act as interpreters.

depends upon and affects in an intimate way a large number of people. By means of cooperative advertising the local agent can better his position, increase his business and enjoy the position of leadership that he deserves.

There are as many ways of doing cooperative advertising as there are kinds of advertising. This chapter will

national circulation and financed by competitors in an extremely new field. This is designed to sell the public the idea of using electrical refrigeration instead of the time-honored ice box. There have also been dozens of educational campaigns covering all manner of new and some very old things, spreading information about kinds of business enterprise far too numerous to mention.

The basic idea underlying cooperative advertising by local insurance agents is sound. There can be found in America no local institution that seems to need advertising of an educational nature more than does the insurance agency. The agent is engaged in a calling that is grossly misunderstood, that is universally harrassed by uneconomic laws, that de-

consider only cooperative advertising by means of messages printed on the pages of some publication. It will also be limited to the advertising done by groups, boards and associations, or over the name of some association composed of local agents, the expense of which is shared by individual agents or agency firms upon a cooperative basis. It will consider as proper for cooperative effort any advertising done by men who are openly competitors but who unite to increase sales, educate the people, improve business conditions, secure better laws, or the repeal of uneconomic legislation. It will also include advertising that has for its purpose the building and the directing of public opinion, or which strives to combat the common enemies of the business.

#### Cooperative Effort Does Not Affect Initiative

SOME agents seem to think that advertising of this kind does away with all initiative and means the putting of all advertising effort into a common campaign. They think it precludes the possibility of an individual agent advertising on his own account from building up valuable good will and a ready acceptance of the policies of his agency. They think that it means the holding back of the leaders to a pace the slower want to go. On the other hand, others see in cooperative advertising a solution to all the problems that face local agents as a class of business men.

Cooperative advertising is not a cure-all. It will not work wonders. It is not intended to take the place of the age old competition of one man with another for public's favor and patronage. It need cramp no individual advertising effort. It is simply the most effective method yet discovered for guiding public opinion and securing all that favorable public opinion means in the creation of good will.

#### The Beginning of a Wave of Cooperative Advertising by Local Agents

ON June 1, 1922, twenty local agents in Hartford, Conn., bought a five column, seventeen inch advertisement in the *Hartford Daily Courant*. In that space they printed the



**THEN the loss was distributed  
AFTER the fire**



**Now it is distributed BEFORE**

The principle upon which our present system of insurance is based is older than the Christian era and as enduring as the Sphinx and the pyramids.

The ancient Egyptians recognized the necessity for insurance twenty-five hundred years ago, but they lived under an agreement that the sufferer from fire would be indemnified by a fund to which every one in the community would subscribe AFTER a fire occurred. Today this method of "chipping in" has been phased on a much more business-like basis, and stock fire insurance companies assume your risk at a small annual cost to you. These great organizations are so carefully financed that even serious conflagrations do not prevent the fulfillment of their promises.

When you neglect your property insurance today, you are discarding protection that was considered essential twenty-five centuries ago.

Consult your insurance agent freely on all matters that concern insurance protection. He not only is able to advise you as to the best type of insurance to carry, but frequently he can show you how to reduce your insurance costs.

*This advertisement is published by the following agencies of Old Line Stock Insurance Companies.*

ALLEN, NICHOLS & ALLEN, 200 Post Street.	HARVEY S. BRADFORD, 215-217, Trust Bldg. Bn. 204	W. B. FERRISS & COMPANY, 20 Post Street.	A. E. WOODFORD, JR., 200 Main Street.
BRACE, FURNAN & CO., 40 Post Street.	ELIAS CHAPMAN, 120 Post Street.	ROBERT S. SMITH, 124 Post Street.	W. A. LARSON, 20 Post Street.
BRADSHAW & BRADSHAW, 470 Main Street.	BERNARD F. FISHER, 200 Main Street.	ARTHUR LUTHER & COMPANY, 20 Post Street.	WARDWELL, BURLAY & CO., 100 Suffolk Street.
BRIDGES & BRADSHAW, 407 Main Street.	JOHN J. HARTLEY, JR., 75 Post Street.	MILWAU & COMPANY, 20 Post Street.	WENTON & COMPANY, 75 Main Street.
B. S. HYMAN, JR., 75 Post Street.	BARBARA BELMONT, 20 Post Street.	A. E. NICHOLS, 75 Post Street.	WALKER & BUTTS, 200 Main Street.

One of the series of cooperative advertisements published by a group of Hartford, Connecticut, agents. This was a five-column display that dominated the page upon which it appeared. These agents appreciated the fact that even in Hartford there was need for a campaign that would iron out some of the misunderstandings in regard to insurance and insurance agents.

most unusual insurance advertisement that had ever appeared in Hartford, a city that has a reputation for doing new things in the insurance business. This advertisement was destined to start something, for it was the opening gun of a campaign of thirteen similar advertisements, made available to those twenty agents and to other groups of agents anywhere in the country through the cooperation of one of the larger fire insurance companies. Back of that original cooperative advertisement there is a rather interesting story of the development of an advertising idea.

#### How One Cooperative Plan Came About

RIDING from New York to Hartford in 1921, a banker from New York and an insurance man from Hartford followed the established American custom and talked shop. In answer to the banker's question, "What's your line?", the insurance man said, "Insurance advertising." After a contemplative moment the banker continued: "Insurance needs advertising and needs it badly. Do you know that business men are sold to the idea of insurance but they are not sold on insurance men?"

It was there, in that smoke-filled Pullman that the idea of selling the local agent and his place in the world's affairs was conceived. The idea was studied for months, and the advertising man concluded that there was a need; a real demand for some plan that would help sell local agents and the service they performed, in the same manner that the idea of saving the surface of buildings, the eating of raisins, and the idea of saying it with flowers had been sold.

As the proposition was investigated it was found that the distrust, misunderstanding and lack of appreciation that so harassed local agents were really evidences of the growth and development of the insurance business. They were, in fact, the growing pains that are common to all big businesses until they are explained away. It was found that

agents, as a group, are in the same position as scores of groups of business men who represent some industry or service, all constantly struggling for a better understanding of their problems. The reason for this, is found in a natural resistance to all ideas until these ideas are understood. In other words: People are "down" on things they are not "up" on.

It having been decided that agents as a whole needed to control and direct public opinion, the next conclusion was that the local newspaper, the greatest of all moulders of public opinion, would be the logical media for carrying a series of cooperative advertisements written to be run over the signatures of groups of agents.

Never before had fire insurance agents been considered as a group in the preparation of an advertising campaign. It was one thing to write an advertisement for an individual agency or for the representative of a certain company. It was easy enough from a copy standpoint to specialize on some phase of insurance agency service. But when it came to advertising local agents as a class, telling the story of men who are in their way as important to the business life of a community as its doctors, its lawyers or its bankers, that was a different matter. It was necessary to decide exactly how the insurance agent served his public and how to interpret that service. The advertisements must command attention and awake a latent interest in the insurance business.

The first problem was one of display. As accompanying illustrations indicate, the series that was devised was unusual and striking, and makes liberal use of white space.

#### Offered to Agents through the Insurance Press

AT first this series of cooperative advertisements was offered to agents through the insurance press. The idea became popular at once. Groups of local agents took advantage of the offer and wrote for the mats or electro-

types of the illustrations, which were furnished free of charge by the company that stood behind the idea.

In many cases the agents realized that a few advertisements did not make an advertising campaign; that it would take time and persistent publicity to break down the inertia and the prejudices that had been built up by years of misunderstanding. When they saw from the first dozen advertisements that the advertising was "working," they wanted more. A second and a third series was prepared, and then a fourth, so that the service as finally offered consisted of fifty-two messages—a year's advertising—if used once a week.

#### Nearly a Page a Week for a Year

AN outstanding campaign of this sort was run by the Los Angeles Board of Fire Underwriters. It appeared in the *Los Angeles Times* in five full columns of space, one advertisement a week for a full year.

Forty-eight local agencies were represented in the signatures to these advertisements and in spite of the fact that when compared with many other cities, the gross cost of advertising space in Los Angeles is high, these big smashing advertisements cost each contributing agency a relatively small amount of money.

#### Designs Released to the National Board

IT took time, effort and money to work up the plan and to provide the material for it. All this, however, was done solely to benefit the local agents and so help the business of fire insurance.

At the meeting of the Insurance Advertising Conference at Detroit, October 18-19, 1926, it was announced that the Committee on Public Relations of the National Board of Fire Underwriters had decided to devote space in *Safeguarding America Against Fire* to the publishing of coop-

erative advertising suggestions for local agents. Then realizing that the cooperative advertising under discussion would be made available to more agents, would probably be better received by agents if put out and fostered by the National Board as the central body representing all stock fire insurance companies than if sponsored by a single company, the originator offered the plates, mats, copy, etc., to that organization. Thus, in the future, these advertisements belong to the local agents of the country, and any agency or group of agents, interested in cooperative advertising regardless of company affiliation can turn to the National Board for help in spreading the gospel of sound insurance and in advertising the services of the local agents of America.

#### Some Results of This Kind of Advertising

**E**ITHER one or more of these four series of advertisements have been used in 55 cities and towns. They have carried the names of 670 local agents and a rough calculation of the combined circulation of the papers used exceeds 2,100,000 copies. Multiplying this one time circulation of the papers by the number of advertisements used, will give you the number of good will messages spread before the readers of the newspapers of America.

The agents signing these advertisements have reported, in a great many cases, tangible evidence of a better understanding of their business. And in addition to this, there is a very tangible by-product. It is this: Never before in the history of insurance has there been so much frank, fair, helpful, news and comment about insurance in the newspapers and magazines. A decade ago an insurance article that was not a criticism, or a plea for more laws, lower rates, or higher taxes, was a novelty. Now magazines like *Collier's*, *Forbes' Magazine*, *Nation's Business*, *System* and many others are putting good writers to work on insurance to the great benefit of the business. Scores of daily

papers are making a feature of insurance news, many conducting an insurance department.

#### Cincinnati Broke the Silence of Years

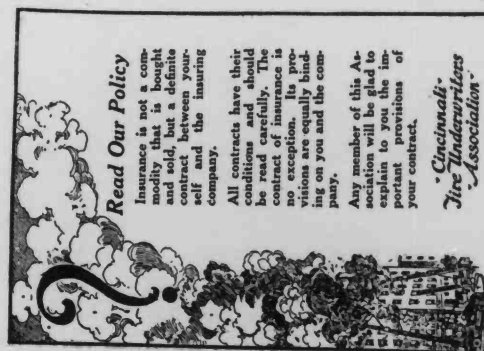
**B**ACK in 1923, the people of Cincinnati, O., were suddenly aroused to the fact that there was in that city an organization called the Cincinnati Fire Underwriters' Association. The news came in the form of a striking advertisement. The first notice was followed by others until a couple of dozen big advertisements appeared.

When this campaign broke, the Cincinnati Fire Underwriters' Association had been active in the insurance business for fifty or sixty years. It was the body that made the rules under which local agents transacted their business. It had accomplished much good.

Every little while some local agent had to explain to a customer that a bit of business had to be handled a certain way. "Why?" asked the property owner. "It's the rules of the Cincinnati Fire Underwriters' Association," the agent would explain, and as sure as day follows night the policyholder would ask, "What is the Cincinnati Fire Underwriters' Association?" Heaving a sigh, the agent would tell the story of what the Association was, what it did, and why its findings and rulings were for the good of all.

The telling of that story over and over took time and used energy that might be used with more profit selling somebody else another policy, so the local agents decided to tell everybody in Cincinnati what the Association was and what it did to warrant its existence.

Twenty-five pieces of copy were written, following in a general way the lay-out shown in the accompanying illustration. There was one weakness, in the opinion of some advertising men. The illustration was never changed, although the text was. The best of modern practice is to



**Read Our Policy**

Insurance is not a commodity that is bought and sold, but a definite contract between yourself and the insuring company.

All contracts have their conditions and should be read carefully. The contract of insurance is no exception. Its provisions are usually binding on you and the company.

Any member of this Association will be glad to explain to you the important provisions of your contract.

**Cincinnati Fire Underwriters' Association**

An early example of local association advertising of an educational character.



**"If Anything Happens to Me"**

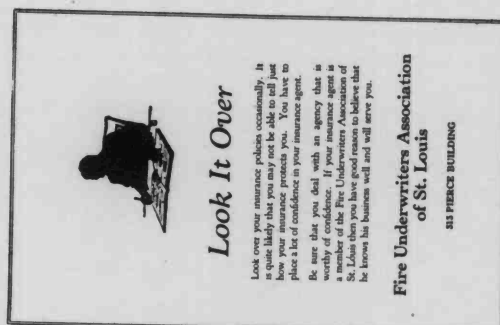
"If anything happens to me, my family will be left with a large sum of money to take care of them. I have no other way of providing for them." This is the thought of every man who has a family. It is the thought of every man who has a family. It is the thought of every man who has a family.

**LAWTON, BYRNE, BRUNER**

Fire Insurance Brokers

312 N. 2nd St., St. Louis, Mo.

A circular issued by Lawton-Byrne-Bruner to tie up with their advertising campaign in a St. Louis newspaper. Each advertisement in this campaign carried an alphabetical list of all brokers connected with the agency.



**Look It Over**

Look over your insurance policies occasionally. It is quite likely that you may not be able to tell how your insurance protects you. You have to place a lot of confidence in your insurance agent.

Be sure that you deal with an agency that is worthy of confidence. If your insurance agent is a member of the Fire Underwriters' Association of St. Louis, you can be sure that he knows his business well and will serve you.

**Fire Underwriters' Association of St. Louis**

312 PIERCE BUILDING

An advertisement from the St. Louis Credit Men's Bulletin. The way St. Louis agencies build and hold the good will of Credit men.

change the thing that attracts the reader's attention so that the eye will not say "old stuff" when it catches a glimpse of the display.

But this possible weakness of display was overcome by some of the local agents, who seized the opportunity to run their own messages in additional space at the time the Board was selling a better understanding of its work to the people of the busy city of Cincinnati.

This local campaign was cooperative in that all the members of the Cincinnati Fire Underwriters' Association helped finance it. It was, as the illustration shows, an educational campaign, and the people of Cincinnati no longer ask "What in the world is the Cincinnati Fire Underwriters' Association?"

#### Association Advertising in St. Louis

FOUR or five years ago the Fire Underwriter's Association of St. Louis had an opportunity to buy space on a regular basis, on the back cover of the monthly publication of the St. Louis Credit Men. For some very good local business reasons the proposition appealed to those in charge of the St. Louis Association. The space was bought, and while these agents cast about for the ideas, the copy and the illustrations for a campaign, a special assessment was made to cover the cost of the space.

The matter came to a head in this way. The Secretary of the Association said in one of the meetings, "We are insurance agents, not advertising men, and while we can underwrite a policy, we don't know how to write an advertisement." The dilemma was put up to a company advertising manager by one of the agents. That advertising man solved the difficulty by undertaking to write the advertising and furnish the cuts to illustrate it, and this has been carried on ever since, to the entire satisfaction of the local agents, and to the profit of the business of stock fire insurance in St. Louis.

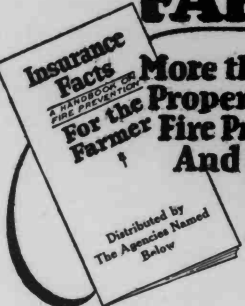
This incident seems to suggest a long list of splendid opportunities for cooperative effort on the part of local agents. Nearly every city or town has a publication that goes regularly to business men. It may be the bulletin of the local credit men, the publication of the Chamber of Commerce, or the magazine of the Board of Trade. With the idea of "helping the good cause," the more progressive agents often "run a card" in the advertising columns of these publications. Would it not be good business to take a tip from St. Louis and combine efforts in a real campaign of education?

#### The Lawton-Byrne-Bruner Idea

IN St. Louis, Mo., there is an agency with nearly forty producers on its staff. It is the Lawton-Byrne-Bruner organization.

For years this agency has been running an advertising campaign in the St. Louis papers. It is an unusual campaign in that it is financed jointly by the individual members of the organization as well as by the firm. The outstanding feature of this campaign is the fact that regularly a large advertisement is run, and a fixed feature of that display is the list of the names of the individuals paying for the advertising. While the advertisement is signed with the firm name, the members of the firm—the big producers—also have their names in the alphabetical list along with the newest and smallest producer. The name of Leslie E. Bright heads the list because alphabetically "Bri" comes ahead of the "Bru" of John A. Bruner.

There is much for the big agency to study in this Lawton-Byrne-Bruner campaign. It does the seemingly impos-



**FARMERS**

**More than any other Property Owners Need Fire Prevention Service And Good Insurance**

Fires are a constant and serious menace to every farm home and equipment. Miles removed from fire-fighting organizations—helpless when visited by tornado or cyclone—farmers face the most serious insurance problems.

Distributed by The Agencies Named Below

Every possible safeguard against fire, plus GOOD INSURANCE, represents the farmer's available means of meeting these dangers to life and property.

#### Legal Reserve Insurance

(Companies with Paid-Up Capital Stock—Fixed Premiums—No Assessments)

Fire and Lightning—Windstorm—Tornado—Cyclone

Insurance properly written at the start is practical assurance of prompt and satisfactory settlement of losses. You need the kind of insurance that is backed by determined effort to help farm property owners protect their belongings and the lives of their families.

To give you such insurance—backed by Legal Reserve stability—is the purpose of the service rendered by the agents named below. Any of us will be glad to provide you with a free copy of the Hand Book on Fire Prevention—"Insurance Facts for the Farmer."

**D. G. LaGRANGE, AGENT,**  
Buena Vista Abstract & Mortgage Co.

**TYMESON & DeLAND, AGENTS,**  
The "Toy" Bank

**SECURITY TRUST & SAVINGS BANK**

**R. A. JONES, AGENT,**  
Citizens First National Bank

**H. C. BERGER AND ROBT. RICHARDSON, AGENTS,**  
Farmers State Bank  
STORM LAKE, IOWA

A trail-blazing example of local agency cooperative advertising backing up a company cooperative campaign. This epoch-making advertisement appeared in the Storm Lake [Iowa] Register.

sible. It advertises the firm, yet does not submerge the identity of the individuals who make up the agency.

#### Agency Cooperation with a Company Cooperative Campaign

**I**N 1926, some fifteen companies combined their resources and ran a cooperative advertising campaign about insurance for farmers. It appeared in a group of farm papers circulating in the Middle West. This would make a chapter in itself, but it is excluded by the nature of this book, which has nothing to say about company advertising as such.

Suffice to say that this campaign had for one of its objects the selling of the legal reserve insurance idea to farmers and the spreading of the fire prevention doctrine.

In keeping with modern practice in big advertising campaigns, the local agents of the territory covered were invited to back up the advertising so that they might focus the attention it attracted upon their own offices. This tie-up effort was very successful, but the point of this particular reference is the action of a group of five agents at Storm Lake, Iowa. In that city, as in many others, these five agents represented five or more of the fifteen companies in the campaign. These men were fully in accord with the principles back of the advertising and wanted to help the good work along. They could have done as hundreds of other agents did. They could have run the tie-up plates that the Farm Committee provided, each in his own way and at his own expense, but they also saw that the advertising of the companies offered them a splendid opportunity for cooperation on their own account. They did a very logical—if very unusual—thing. They pooled their interest and their money and cooperated in running a tie-up advertising campaign of their own. In a word these five men bought big space in a local paper and went to their customers and prospective customers and said, "We are the kind of agents the

THE HARTFORD COURANT MONDAY, OCTOBER 4, 1926



### LET'S RUN THIS THUG OUT OF TOWN

*This is Fire Prevention Week*

The most dispensable character in this town is Fire. He is our silent murderer, our biggest thief, our most treacherous enemy. Let's all cooperate to run him out of town.

In 1924, the average burning cost for the nation as a whole was \$1,064,279 every day. Last year it was larger. Figure it down to minutes, and you see the \$1,064 goes up in smoke every time you watch ticks off every second.

And remember this—two out of every three fires are preventable. That means that two out of every three fires here and in

other communities, are caused by ignorance or by carelessness. This is Fire Prevention Week—a time to give serious thought and take serious action. Let's all learn to be sure that our matches, pipes and cigarettes are out before we use them; let's make sure that chimneys and stoves are in good condition; let's keep our houses, stores and factories clean and free from rubbish. It's build up safety in we can and take every means to prevent that which we build.

Let's all do everything we can to run Fire out of our town.

Published in the interest of Fire Prevention by

Allen, Russell & Allen 30 Lorne Street	T. D. Fendler Co. 30 Pearl Street	John A. Ingersoll Phoenix State Bank Building	Morgan H. Sheddman 37 Pleasant Street	Alvin E. Woodford, Inc. 34 State Street
Beach, Forman & Co. 17 Central Row	Harold C. Malcomb, Inc. 45 Pearl Street	Harold T. Messenger 12 Tremont Street	Teller-Wiley Agency 100 Main Street	Whitaker & Co. 75 Main Street
William C. Barrett 82 Main Street	Horace S. Howe Phoenix State Bank Building	F. F. Smith & Co. 45 Pearl Street	Wicksfield, Morley & Co. 200 Pearl Street	Fred H. Williams, Jr. 125 Pearl Street

A fullpage display financed by fifteen local agents and published during Fire Prevention Week in the Hartford Courant. The cost of preparation charges was cared for by the Hartford Fire Insurance Company and everybody benefited by the advertisement, including the property owners who read it.



legal reseed insurance companies have been telling you about. We have on hand for you the booklets that these insurance companies have mentioned in their advertisements in the farm papers." It was an outstanding example of cooperative agency tie-up, with cooperative company advertising.

#### Cooperating during Fire Prevention Week

**T**HERE is another kind of cooperative advertising. That is the getting together of groups of local agents in big space advertising during Fire Prevention Week. By means of some well planned work on the part of local agents, a company, local newspapers, and those interested in battling with the tremendous annual fire loss, a new custom has grown up that is becoming of tremendous importance and magnitude.

A few of the more enterprising papers, notably the *Courant*, published at Hartford, Conn., worked up a fire prevention page, which it took around to a number of fire insurance agents, soliciting support of the publicity on a cooperative basis. The page rate of the paper was split into fifteen or twenty units and as many local agents joined together and ran the page as their joint advertisement.

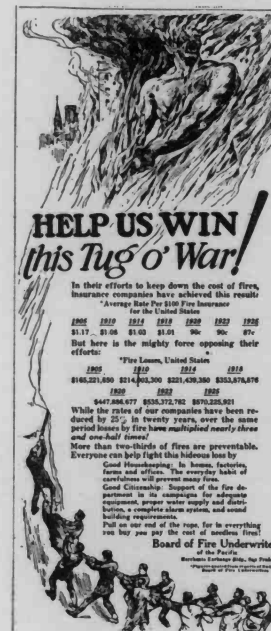
But these hurriedly prepared advertisements were sometimes crude affairs. The newspaper advertising man did not have the knack of writing good insurance copy. The illustrations left much to be desired. So an insurance company adapted some of its advertising designs to the use of Fire Prevention Week, and offered mats or electrotypes of these advertisements to any newspaper that would go out and sell the space.

#### Newspapers Suspicious at First

**W**HEN the proofs were sent to the newspapers in 1924, that first year of this unique service, the newspaper advertising departments were suspicious of the proposition,

It must have some string tied to it, reasoned the advertising manager. Little effort was made by publishers generally to sell the space, but where use was made of the pages the publishers found ready sale for the idea, and the space it occupied, among the insurance agents.

The next year, the proposition was put over in a bigger way. More papers tackled it, and it is a high endorsement



**HELP US WIN!  
this Tug o' War!**

In their efforts to keep down the cost of fire, insurance companies have achieved this result:  
Average Rate Per \$100 Fire Insurance for the United States

1905	1910	1915	1920	1925	1930
\$1.17	\$1.06	\$1.03	\$1.01	\$0.90	\$0.87

But here is the mighty force opposing their efforts:  
"Fire Losses, United States"

1905	1910	1915	1920	1925	1930
\$168,227,490	\$214,461,200	\$221,429,380	\$252,376,170		

While the rates of our companies have been reduced by 25% in twenty years, over the same period losses by fire have multiplied nearly three and one-half times!

More than two-thirds of fires are preventable. Everyone can help fight this hideous loss by Good Housekeeping, in homes, factories, farms and offices. The everyday habits of carelessness will prevent many fires. Good Citizenship—Support of the fire department in its campaigns for adequate equipment, proper water supply and distribution, a complete alarm system, and sound building requirements. Pull on the end of the rope, for in everything you buy you pay the cost of needless fires!

Board of Fire Underwriters of the Pacific  
National Fire Underwriters Association  
Fire Prevention Week

To the left—An advertisement that needed the touch of an interpreter. A splendid argument lost because it does not "talk to the pocketbook of the man who pays the bill" in a way he will understand.



**Cutting down the Nation's fire waste**

**Another Insurance contribution to Progress**

The real function of any business organization is to sell products of service against loss. But the insurance companies of America have gone further than that. Without rest to the nation or the individual, they have organized to eliminate the enormous fire loss which would otherwise add new millions to America's fire loss toll.

And this work of prevention is carried largely in "Underwriters' Laboratories"—operated for SALES and for profit.

Now, fire-fighting devices are tested for their ability to perform the duties for which they were designed.

Now, building materials, electric apparatus, chemicals and thousands of other articles that impede when the national fire waste are tested upon Underwriters' Laboratories. The products are tested and important service is done. Right at the service of the nation, fire America's fire loss would probably not be a good where the need of insurance to many people are recurring in prevention would be possible.

This advertisement published by the following Agencies of all the most insurance companies:

T. H. REACH & SON  
PERCY W. DECKER  
JAMES, BOLIN & JONES

GARDNER & BETTS  
GILBERT T. HEATH

Above—Cooperative advertising by a group of agents at Catskill, N. Y. The readers of the local newspaper are bound to feel more kindly toward their insurance agents after reading this instructive type of advertisement. Note the strength in the hand-lettered caption and the effective contrast between the bold lettering and the light, sketchy illustration.

of this method of cooperation to note that a large proportion of the agents who went into the original proposition were also interested the following year. Then the newspapers took it up in earnest.

#### Putting Over a Cooperative Campaign

**I**MPROVING the condition under which one does business is as much a proper function of a busy executive as is the increasing of his monthly billing and the faithful performance of his contracts. It is really not half so difficult as it may seem for one or two agents to sell a campaign of cooperative advertising to a local board or exchange, or to any other group of leading agents. It is largely a matter of having the courage to start the ball rolling and to do a little preliminary salesmanship before a formal meeting is called.

Here are some of the arguments an agent can use in selling a well planned advertising campaign to his competitors:

1. One of the most difficult barriers that local agencies encounter is a wide-spread lack of appreciation of the benefits of insurance and of the important part a local agent plays in the business life of his community. A cooperative campaign, if carried on for a sufficient length of time, will help break down this barrier.

2. Each of the advertisements in a well planned campaign will deal with a subject that can be treated effectively only in an advertisement of considerable size. The cost, therefore, should be divided among all or a number of the leading agencies. When the cost is so divided the expense per agency is surprisingly small.

3. There are hundreds of thousands of dollars' worth of desirable uninsured property in practically every city and town in the country. Although the advertising will not

result automatically in a rush of new business, it will make it much easier for every agency to get its share of these unwritten lines.

4. The best way to meet the competition of "cheap" insurance is to sell good, sound, old line stock fire insurance in such a positive way as to emphasize the benefits and the conveniences of dealing with a well established and well informed local agent. Cooperative advertising will do exactly this.

Naturally, there are always problems to be solved and objections to be met and overcome before a cooperative plan secures a general acceptance. Agents want to know how the signatures of the agents are to be arranged at the bottom of the message. A good way to settle this question is to draw lots for the arrangement of the first advertisement, and then have the publisher lift the name that happens to be at the bottom and place it at the top for the next insertion, doing this each time, so that each man's name will be at the top of the column once or several times during the campaign. As a matter of fact there is little advantage in one position in the signature over another and the question, "Where will my name go?" is not important enough to call for much discussion.

Then there will come the question of "How should we apportion the expense?" The best solution is to divide the cost equally among all agencies participating, for as a matter of fact, the small agency receives just as much advertising as the large one and the cost is usually so reasonable that there is little use of quibbling about involved schemes for the scientific division of the publisher's bill. The plan of charging according to premium income will hit a snag wherever tried, for some agency will see in that proposal a means of figuring out the amount of business it does, and

if there are any figures guarded more closely than a woman's age it is an agency's premium income.

### The Future of Cooperative Advertising by Agents

WHOLE books have been written on cooperative advertising by competitors, so we do not feel that the subject has been given undue prominence here. Some writer has said that advertising has progressed more in the past ten years than in the 100,000 years before 1914. Even if that be an exaggeration it gives an idea of the strides being made. Indeed, there are signs that make us believe that in the not far distant future the scattered units of insurance will unite in advertising the benefits that business confers upon the public. They will unite in this educational work as an economical way of popularizing what is new or of teaching people what the old can do—if that old business seems shrouded in misunderstanding and distrust.

No attempt has been made in the preceding paragraphs to chronicle all the cooperative advertising done within the past decade by local agents. Typical cases have been cited and commented upon in the hope that what has been set down may attract the attention of one agent in each community, interest him in the subject, get him to act and to present the matter to his associates that it may be given thoughtful consideration by the agents of that community as a group.

If the idea has merit, and seems to meet the needs of that community, its virtues will be recognized. But a word of warning should be inserted here. A little advertising may properly be said to be a dangerous thing if its users expect too much from it.

On the other hand, it will never do for the local agents to sit back and contend that it is entirely up to the companies to cure the ills of the business, if ills exist. The day may come when insurance as an institution will go to the

public with its story. In the meantime the agent can hasten the day of understanding and appreciation by selling his public to the idea that he is an essential part of its business fabric.

Professor Hugh E. Agnew, of the New York University, has illustrated this point by telling the old fable of the lark and her young. According to this old fable a

mother lark seeking breakfast for her little ones overheard a farmer say to his son, "The wheat is ripe; we must get our neighbors to help us cut it." When the mother came back to her brood her young were very much perturbed because their nest was about to be disturbed, but being a wise lark she reassured them. She said, "As long as they are waiting for the neighbors to come and cut the wheat, we need not worry." A few days later the farmer

**"The Great American Scandal"**

That is the title of an article on the crime situation in America written recently by Richard Washburn Child.

Burglaries and hold-ups occupy a prominent place in the problem.

Unfortunately the policemen cannot be in two places at the same time, but a burglary policy is always on duty.

If your valuables are worth keeping they are worth protecting with insurance.

Burglary insurance is not high priced.

**A Burglary Policy**  
would make a mighty fine Christmas Gift  
Wouldn't it?

**Insurance Agents' Club of Syracuse**

A. T. Armstrong Co. Beach, Winkler & Washburn Brown, Perry & Fisher Brown, Allen & Moore Inc. Francis & Condit Co. George D. Church, Inc. William H. Hurlburt Co. William E. Day Co. Inc.	P. Frank Dunbar Earl E. Ellis & Sons Goss & Hudson Inc. Greenwood & Thompson Inc. Lewis F. Laffoon Leonard, Trenchard & Johnson MacIntyre & Fennell Laverne Capital Agency	McFadden & Company J. Joseph Mack C. G. Richards & Son Shindler & Gierke Carroll D. Glavin Inc. Harrison White A. J. Waples & Co. (Tucker & Bays) (Incorporated)
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Syracuse, N.Y.

Here the insurance agents' club of Syracuse is, at a relatively small cost to each individual member, doing an excellent job of advertising. The agents in this instance are making a direct bid for business. Note the suggestion that a burglary policy "would make a mighty fine Christmas gift."

came again, and expressing disappointment to his son because of his failure to interest the neighbors, said with determination, "We must cut this wheat ourselves." "Now," said the mother lark to her fledglings, "it is time for us to



**Why losses are settled so quickly**  
Almost before the flames are out, the adjuster has the loss settled. The insurance company is on the job, settling the loss, and the money is yours.

**All that is saved from the flames**  
The insurance is paid up to you. The money is yours. The insurance company is on the job, settling the loss, and the money is yours.

**Co-operation**  
If you come out to the insurance company, you will find the insurance company is on the job, settling the loss, and the money is yours.

**Before you buy insurance**  
Try to imagine you have just had a fire. The insurance company is on the job, settling the loss, and the money is yours.

**Is This a symbol of Your Insurance?**  
Insurance is a symbol of your insurance. The insurance company is on the job, settling the loss, and the money is yours.

**The insurance company's stocking**  
The insurance company is on the job, settling the loss, and the money is yours.

Cooperative advertisements prepared for the use of local agents—advertisements that answer the public's questions about insurance and agency service and that make it easier for the agents to get down to business when they solicit a line.

move." When a man takes it upon himself to do his work, you can be assured that it will be done.

Some of the companies are doing institutional advertising. Perhaps others will take it up as time passes. But one thing can be said with certainty; when the local agents make their own place in the sun of popular opinion they will be secure.

## CHAPTER XIV

## Suggestions to Agents for Using the Company's Services

**A**GENTS are often at a loss to know where the company advertising material that is offered them should fit into their plans. The morning mail brings a sample of a new business interruption insurance folder issued by the Blank Company and in the afternoon the agent receives a series of excellent sales letters prepared by the X-Y-Z Company. Mr. Agent is perplexed and wonders how these two suggestions from company headquarters can be used. He likes the business interruption insurance folder and is inclined to think that the circular letters would work out well if his mailing list were only up to date and if his budget could provide the ten dollars necessary for postage. There we have an example of the type of problem that this chapter will try to help solve.

Company advertising service is varied in its form. An incomplete list would include outdoor signs, indoor signs, window transparencies, house organs, special direct mail advertising plans, printed advertising in the form of booklets, folders, circulars, circular letters, etc., window posters of all kinds, special window displays including lithographed cardboard cut-outs; films, slides, cooperative newspaper or magazine advertising campaigns, policy stickers, newspaper advertising help in the form of advice, cuts, copy, lay-outs, etc., calendars, novelty "pools" of all kinds in which the agent secures the benefit of quantity price, and last but not least, a special advisory service that is helpful to the agent

who is planning his own advertising and who wants the opinion of experienced advertising men.

### Company Signs

**R**EALLY attractive outside signs are oftentimes effective advertisements, although in many cities "flange" or hanging signs that project over the sidewalk are prohibited.



An example of an advertising display rack that can be used to good advantage in the customers' reception room or somewhere near the counter. The brackets that hold the various folders are adjustable and can be made to accommodate almost any piece of advertising.

The agent who represents a company that advertises nationally should be particularly interested in tying up with that advertising by means of an outside sign that can be read by passersby. In addition he should, if possible, use window transparencies or decalcomanias if the company furnishes them. It is possible, of course, to go to extremes in this matter of company signs and for an agent who represents a large number of companies to "plaster" the walls of his office with the miscellaneous signs that are automatically

sent to his agency at the time of his appointment is a mistake. A company sign cannot at its best be considered a work of art and a number of different signs with various styles of frames, coloring and lettering will not help make an agency office the attractive place it should be. Some agents list their companies on a sign of their own making thus conserving wall space, maintaining the good appearance of their office and emphasizing the fact that they are the local representatives of important insurance companies.

### The Use of Company and Agency House Organs

**A**GENTS should read the house organs of the companies that they represent. The columns of these publications contain valuable suggestion in regard to underwriting, selling and advertising. Some agents maintain scrapbooks which are classified according to the various coverages they write and paste in them interesting clippings taken from company house organs, newspapers and other sources. There are often illustrations in the company magazines for example that can be used to help clinch a sale—the photograph of the ruins of what was supposed to be a fireproof building may be of material assistance in selling a line to the owner of similar property in the agent's territory.

A number of companies have offered to sell or give their agents a small house organ that they in turn may send out regularly to their prospects. The Aetna Affiliated Companies issue a four-page bulletin called "The Safer Way". Under a decorative heading on the first page of this bulletin there is printed the name, address and other information regarding the agency subscribing to the service and a similar imprint space is left at the bottom of page four. This little publication is written in an interesting way and contains a great many short items and illustrations. A publication of this character is valuable because of its "continuity," because it enables an agent to get away from the hit-or-miss

method of sending out many and varied folders, circulars, etc. It gives him a chance to plan this feature of his direct mail advertising at least twelve months in advance.



A page from a house organ syndicated for the use of local agents. Many illustrations, brief articles, boxes and good display causes the agent's prospect to give more than a passing thought to the various lines of insurance that the agent handles.

On the other hand, the disadvantage of any sort of syndicated publication is obvious. It cannot talk in terms of the agent's own territory nor advance the agent's own ideas.

Other agency house organs have been similarly syndicated. One called "Protection" has been used by agents in all parts of the country and another called the "Insurance Pictorial" has met with an especially cordial reception. This latter publication printed by rotogravure, is an eight-page

illustrated sheet that unfolds in broadside fashion and is profusely illustrated. In fact, the only text matter consists of captions to the illustrations. The Queen City Insurance Agency of Sioux Falls, S. D., reports excellent results from sending out this syndicated publication accompanied by a circular letter referring to some particular feature in each issue and emphasizing the ability of the agency to give first-class service.

### Taking Advantage of Special Direct Mail Advertising Programs

A NUMBER of companies selling property insurance have learned much from the excellent work that has been done during the past few years by the life insurance companies in the form of direct mail advertising. It has been found that good results can be secured if the right type of direct advertising is mailed from company headquarters to an agent's own prospects—mailed to a list of individuals furnished by the agent to the company's advertising department. Much depends, however, upon the quality of the follow-up work done by the agent himself.

Before subscribing to any plan advanced by a company an agent should thoroughly analyze it and make sure that he is prepared to "follow through." He should also make certain that there is nothing in the wording of the letters, booklets, circulars or folders that accompany the plan that does not "fit" his particular community. Sometimes things are written in a company advertising department that do not apply as well in Joplin, Mo., as in Santa Ana, Cal. It is also entirely possible that an agent's interest can be prejudiced locally by sending out "highfaluting" copy that cannot possibly appeal to people who call the agent Bill or John or Jim or whatever his nickname may be. It is a mistake for an agent not to take advantage of any company



direct mail advertising plan that seems sound and practical, provided always that the agent's own advertising program is not seriously upset by this additional activity.

#### The Use of Booklets, Folders, Circulars, Etc.

**T**HERE was a time when an inquiry to a company from one of its agents for "advertising material" would have resulted in a supply of sample policies being sent to the struggling representative. As a matter of fact, if there is anything less interesting than a policy, it is a *sample* policy; for as a rule the sample is printed on a cheaper grade of paper that makes its 8-point solid type even more difficult to read.

Nowadays we recognize the fact that a sample policy is anything *but* advertising. Most companies have attractive folders, circulars and booklets that are designed to present the essential information in the policy contract in an interesting way and to emphasize the value of that particular form of protection. The evolution of company advertising is perhaps best illustrated by the following specific example. Fifteen years ago if the average agent had written the average company and asked for some sort of printed folder that would help him explain and outline the advantages of the coinsurance clause, he would without doubt have been told that there was no such folder "in stock." Ten years later, however, if the average agent had written the average company he would have found that such a folder was available although it would have been a drab and uninteresting sort of production, uninviting in appearance and not at all an advertisement to be shown to prospects. Today, however, the average company would send the average agent an interesting little booklet that presents the explanation of the coinsurance clause in an interesting way, that is printed in a couple of colors, is illustrated by charts and diagrams and is quite as attractive to the agent's prospects as to the agent himself.

## No Locality is Immune from the Tornado Hazard

A Picture Lesson from the Lorain (Ohio) Tornado, June 28, 1924



**OHIO FARMERS INSURANCE COMPANY**  
LE. 807, OHIO

A combination window poster and broadside issued by the Ohio Farmers Insurance Company, designed to be mailed to prospects.

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USING THE COMPANY'S SERVICE 263

**No Locality is Immune from the Tornado Hazard**  
A Picture Lesson from the Lorain (Ohio) Tornado, June 28, 1924

Insurance is the Only Protection Against Tornadoes

Owners of these Homes had to Live in Ruins

The Sign of Good Insurance

THE OLD MAN ON THE FENCE

The Sign of Good Insurance

THE OLD MAN ON THE FENCE

A Clear Lot on Which to Rebuild Would be Worth More Than This Pin of Cider

Lorain's Tornado Destroyed Stores and Offices

Substantial Brick Buildings Suffered Great Loss

**OHIO FARMERS INSURANCE COMPANY**  
LE ROY, OHIO

A combination window poster and broadside issued by the Ohio Farmers Insurance Company, designed to be mailed to prospects.

Thus company advertising is progressive and agents should take every advantage of the help that their companies are prepared to offer. Regular agency correspondence



A tourists' baggage folder for agents of the Glens Falls Insurance Company. The bell-boy is shown in the original with a bright red jacket. How much more interesting is a folder of this kind than a sample policy.

and policies should be accompanied by envelope enclosures. Sometimes an enclosure will add two cents to the cost of mailing a policy but even so it is well worth while, for one of the best times to sell insurance is when a man is thinking insurance. Enclosures, however, should be selected with care. A fire insurance policy should logically be accompanied by a folder regarding business interruption or rent



An outside display rack built for the purpose of showing posters and other advertising matter for an agency that has an upstairs office.

insurance. All policies going out in the late spring and early summer should carry stuffers regarding tourists' baggage insurance. Sometimes a postscript can be added to letters referring to the stuffer and soliciting business. Booklets and folders regarding various lines can frequently be used as the "excuse" for the circular letter. The letter can refer to the booklet and the result will be a much more interesting form of direct mail advertising than only a letter.

The better company advertising is so planned that it will attract attention—will be picked up if it is seen lying on a desk with other papers and will then intrigue the interest of the reader so that he will follow through and get the message. Good folders can be used to advantage in soliciting. They are something definite to place in front of the prospect and bring the vague idea of protection down to the terms of a message printed in black and white. There are times when it is a decided help to an agent to be able to say, "Here, look at this. Look what happened in this case," and to place before his prospect some folder that quotes specific examples from company loss files.

The agent who has a counter and who does considerable counter business will do well to have a special display rack either on the counter or in front of it in which various company advertising forms can be kept—where it will be a simple matter for a customer to help himself to a folder that interests him. Frequently additional sales are made when an alert counter clerk catches the customer's interest in a sideline and follows it up with a solicitation.

Company advertising should not be ordered unless it is to be used in some definite manner, for it profits an agent nothing to acquire a reputation at the company's home office for having a bad case of "gimmies". If the company receives a blanket order from some agency for five hundred of each of fifteen or twenty different advertising forms, the advertising manager realizes immediately that the order has been placed without consideration of the manner in which

the advertising is to be used—or not used. No agent can use as many folders on the subject of business interruption insurance as he can on household goods insurance; and for an agent in a small town to order a large quantity of circulars having to do with fires and fireproof buildings is, of course, a positive indication of his thoughtlessness. Agents would do well when requesting advertising material to make it a rule to specify how the material is to be used. He would, for example, be justified in ordering fifty of ten or fifteen different forms if he had just arranged a new display rack in the front office. He would be justified in ordering a thousand or more household goods forms if he planned to circularize all the better residences in the community.

Altogether too many good examples of printed advertising are killed in their youth simply because they seem like "old stuff" to agents and the company departments who are responsible for their circulation. A good advertising form—one that has proved its value—should never be considered dead until it has been given wide circulation. It should as a rule be kept in circulation until it reaches all of the logical prospects for the coverage that it advertises.

#### Posters, Lithographed Cut-Outs, Etc.

THE use of agency windows has been discussed in another chapter but we should refer here directly to the regular window poster service that is being offered by a number of companies. This is an exceedingly valuable advertising help for the agent with a ground floor office or a special display board "down on the street". It enables an agent to use illustrations of current happenings, to call attention to the various forms of protection he has for sale. Companies also issue special colored posters, some of which tie up with national advertising campaigns. The Insurance Company of North America, for example, has at various times sent out "giant ads" which are reproductions of the red and black pages that they are running in the *Saturday*

*Evening Post*. These, of course, make striking window displays. An agent should if possible place some message of his own in the window in connection with them and so effect a 100 per cent tie-up with the company publicity.

Insurance companies have also to a certain extent taken a tip from manufacturers and have sent their agents lithographed cut-outs which make attractive displays for both window and counter use.

#### Films and Slides

ALTHOUGH film and slide advertising cannot be carried on in many of the large cities because of local movie house policy, it is excellent advertising in the many com-



Photographic slides ready to be imprinted for a local agency. These are attractively designed and make a striking display when thrown on the movie screen. Many agents have found that slides give them more advertising for their money than any other form of local publicity.

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munities where it can be used. The mere size of a message thrown on a movie screen gets it across as nothing else can. It is a mistake, however, to order slide and film advertising without giving it a thorough inspection and making definite arrangements with the theatre to use it. There may be something that makes it inadvisable to show a film or slide locally and it is all too easy to say, "Yes, send it along", and then to neglect to use it after it arrives.

Long films should seldom be used. One or two reel films may serve as a feature of a luncheon club program but will seldom get across in a movie show, even if the management will give permission for their use.

#### "Shoulders-Up" Assistance

**T**HERE is one form of company advertising that should be used much more extensively than it is at present and that is the "Shoulders-up" help of the company advertising department, in other words, the advisory service that most advertising men are very glad to give. An agent is under no obligation to follow the advice but it is a rare agent who is not a better underwriter and salesman than he is an advertising man, and although he could without doubt teach most company advertising men about the local agent end of the business, it is quite as true that the advertising man can advise him when it comes to advertising problems. Agents who have testified before the Insurance Advertising Conference have referred to this form of help as the most valuable they have received, and the importance of this form of assistance will increase as agents appreciate the important part that advertising can play in the development of their business.

## CHAPTER XV

### What Is Meant by "Tie-Up" in Advertising

**M**UCH has been written about "tie-up" in advertising. Suppose we look into this a bit and see what "tie-up" really means.

The grocer "ties up" to a national campaign when he puts a display of Kellogg's corn flakes in his window. The jeweler "ties up" when he displays Community Silver. The stationer "ties up" when he uses window and counter displays that feature Highland linen and the florist "ties up" when he helps broadcast the slogan, "Say it with flowers," that has been featured so cleverly in the cooperative campaign of the florists' national association.

In other words, "tie-up" is really nothing more nor less than cooperation between the agent or local dealer and the company whose product or service the agent or dealer sells. The dealer cooperates with the national advertiser by informing people that he sells the thing they have seen advertised and the advertiser in turn continues to cooperate with the dealer through his national campaign. Many chapters might be written on this subject, for the principles of national advertising and local tie-up are back of all that advertising has done to speed up the machinery of distribution and to make it possible for concerns to find as favorable a market for their products in Spokane as in New Orleans and in Boston as in Los Angeles.

#### Is Insurance Different?

**B**UT you say, "The insurance business is different." Is the insurance business so very different?

The druggist stock six brands of toothpaste. He needs them to meet the demands of customers and he chooses




these brands for two reasons: First, because the popularity of a certain brand guarantees him a quick turn-over of stock and he sees a good profit resulting from this turn-over. Or, second, he stocks a certain brand that may not

move so rapidly but that he feels he can sell customers who have no particular preference. His reason for stocking this brand may be found in the fact that it carries a higher net profit which makes up in a degree for its relatively slow turn-over. Here we have in a nutshell the reason for the brands of merchandise found on the shelves of a retail store.

An insurance agent, on the other hand, "carries" a certain number of companies in his office—as many companies as he thinks he needs to care for the volume of business that he writes. Like the druggist he "stocks" a

certain number of "brands" to accommodate his customers. His reasons for taking on various companies obviously do not have to do with local market conditions and net profit, but that is beside the point.

Now the druggist has a display window and in his window as well as on his counter he displays certain of his



**Read the  
Advertisement  
on Page 128  
of this week's  
Saturday Even-  
ing Post . . .**

*This is YOUR  
Agency of the  
HARTFORD FIRE  
INSURANCE CO.*

**A. C. HOWLAND**  
620 Main St., Oregon City

Here is one hundred per cent tie-up advertising. When an agent takes pains to tell the readers of his local paper that he is the agent who represents the company that is advertising on page 128 of the current issue of a national magazine he is cashing in on all of the good will built by the national campaign.

brands of toothpaste, obviously the brands that are nationally advertised—the brands that people know—the brands that have a rapid turn-over. And when he advertises in the paper, he advertises those brands. Possibly he uses some attractive advertisement that is sent him by the toothpaste manufacturer for his convenience in tying up with the manufacturer's national advertising campaign.

#### A Fair Comparison

AS for the insurance agent, he may represent one or a number of companies that are carrying on national advertising campaigns. If he does, he will probably feature those companies in his window displays, and he may, like his friend, the druggist, advertise his representation of those companies in the local newspaper. Furthermore, he will not hesitate to use whatever printed advertising any of his companies send him in promoting his business.

#### Not a Matter of Ethics

IT has been difficult to introduce to insurance people the idea of advertising to property holders and prospective buyers of policies, and it has been doubly difficult to show agents that such advertising was quite as interesting a matter to them as it was to the companies. The companies have been slow in demonstrating to the local agents that a consumer campaign is simply a method of painting an advertising background and that the local representatives, by their own advertising and salesmanship, must complete and localize the picture.

Remarkable as it may seem, there have been certain agents who have considered it unethical to identify themselves with an extensively advertised and consequently popular company.

Agents have sometimes felt that it was unfair to the "other companies" in their office if they referred in print

to their connection with a company well known because it is a big advertiser. They have failed to see that a tie-up of this kind merely tends to popularize the agency and to point out as leaders the men who run that agency. Agents who put all companies on an equal footing in their own advertising have not appreciated the fact that everything they can do to secure more business for their office will result, in the long run, in more business for *all* of the companies in the office—that the faster the agents grow, the faster will grow all of the companies that agent represents. The company that is a liberal advertiser naturally expects to grow and should grow in proportion to the advertising service offered the agency. But the fact remains that if the tone of the advertising is constructive and broad-minded, the entire business will benefit.

There have been cases where the special agent of a company that does no advertising has told local agents that it would be unfair to mention any company as well known, or as known by its advertising, when the same thing could not be said in connection with all the companies represented by that agent. It would seem that the answer to that line of argument would occur to any agent. The answer that has often been made, and probably will often be made in the future, is this: "The advertising done by a company is of benefit to the agent of that company. It helps the agent to introduce his business to the public. It makes it easier to solicit insurance. There is a friendliness toward the very name of the advertised company. This being so, it is good business for the local agent to take advantage of every selling argument he can use. When the company you represent, Mr. Special Agent, puts behind me the selling help and the public endorsement of forceful advertising, carried on over a long enough time to make it of advantage to me to tie up with it, then I will mention your company in my advertising as I now mention by name the companies that do give

me that public endorsement". And having told the complaining Special Agent that, there is nothing more that he can do about it.

In addressing the National Association of Insurance Agents, J. A. Giberson, an agent from Alton, Ill., had the following to say in regard to tying up with company advertising:

"I have heard many insurance agents say that they would not send out the pamphlets and circulars prepared by the insurance company because they want to advertise their own agency and not the insurance company. I use every possible bit of advertising that any insurance company I represent will furnish me. I also use their envelopes and their letterheads. I am proud of the agency connections I have and am not ashamed to use their advertising or letterheads, because I want the public to know that I represent these companies. I am not worrying about whether I will ever fall out with any of them. If I do, I feel sure that it will be done on a fair and equitable basis. I have often illustrated the point by saying that I expect to be in the insurance business the rest of my life and I will need companies to furnish the indemnity I sell; also the insurance company will need an agent in Alton, and I see no reason to anticipate any trouble with these companies.

"My illustration is this: I am married and have been for sixteen years. During all of that time I have built up my home and am raising a family. I have done everything in my power for my wife and family on the theory that I expect to be married and have my family 'until death do us part.' If I took the same position that a good many agents do in reference to the insurance companies, then I would do nothing toward my family or home, for the reason that some day we might have a fight and our home might be broken up. One can easily get a fight if he is looking for it, and an agent expecting a fight out of an insurance company can get what he is looking for. Also, he can easily get a fight at home if that is what he is looking for.

"On the other hand, if one goes about his business of conducting an insurance agency on the basis that he is going to

do the right thing at all times, paying his companies the balances when due, I do not think that there is any need to worry about what is going to happen. So consequently we use all of the pamphlets and advertising matter furnished by the companies we represent and we are going to continue to do so."

*For safety's sake —  
do this*

TOO many people take it for granted that their fire hazards—elementary fire precaution being duly observed—are reduced to a minimum.

But do you *know* this? It is in the interests of property owners, that the responsible insurance company maintains an advisory service trained and ready to study individual fire risks and eliminate unnecessary hazards.


With this advisory service to confirm his judgment and with his own recognition of the responsibility of his position as guardian of public safety and individual prosperity, the Insurance Agent has made himself a vital factor in the growth of industries and communities.

He is always ready to study the fire problems of individuals as they relate to business or home. He frequently makes practical suggestions that simplify insurance problems, cut down fire risks and reduce insurance premiums. And he is glad to do so. It is his share of the responsibility—for reducing America's fire loss.

So the "do" of this booklet is  
Consult your insurance agent as you  
would your doctor or lawyer.

**And a 27th "don't"**

Don't forget that lower fire losses mean  
lower insurance rates.



A fire prevention folder full of "don'ts" distributed by agents of the Insurance Company of North America. A clever combination of tie-up advertising and service to policyholders.

#### Waste in All Branches of Business

IN this day and generation it is unnecessary to prove a case for big scale advertising. We shall merely qualify our statement that advertising has time and again proven its worth, by saying that either local or national advertising

can be good, bad or indifferent and that the mere purchase of space in a magazine is no guarantee that the desired results will be secured. Money can be wasted in advertising just as money can be wasted by the establishment of the wrong kind of accounting system or by the extravagance of a force of salesmen or field men. There is a right and wrong way to do everything and the right way is usually best pointed out by experts.

Unfortunately too many insurance agents apply the wrong test to advertising. They are inclined to believe that certain national insurance campaigns are failures because people do not walk into their office and order a particular "brand" of nationally advertised insurance. As a matter of fact, at the present time with but one exception no insurance campaign is *expected* to produce direct inquiries and leads. "But," you say, "if national advertising is not designed to produce business, then what is it all about?"

It is important that we understand the difference between the direct production of business and the indirect production of business through the building of good will for a company and its agents and through the constant introduction of a company to the insuring public. The mere fact that a prospect says, "Oh, yes, I know the Blank Company," when an agent mentions his representation of that company is worth a great deal to both the company and its local representative. It smooths the way for many a solicitation.

Although it is impossible to *prove* national advertising by facts and figures, results do show that over a period of time the national advertiser who is engaged in an effective campaign does enjoy an increased business and a nationwide popularity.

#### Increasing Interest in "Tie-Up"

MANY agents are today hitching their wagons to the national campaign of the companies they represent. They are advertising locally in such a way as to leave no

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do the right thing at all times, paying his companies the balances when due, I do not think that there is any need to worry about what is going to happen. So consequently we use all of the pamphlets and advertising matter furnished by the companies we represent and we are going to continue to do so."

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doubt in people's minds where the nationally advertised insurance may be purchased. They are becoming more and more aggressive in their quest for business and withal none of the companies in their office are suffering; in fact, they are as a rule all enjoying increased business.

Insurance Company of North America

PLEASE CALL ON \_\_\_\_\_ (DAY AND HOUR)

TO SEE \_\_\_\_\_ (NAME AND ADDRESS)

TO DISCUSS COST OF THE FOLLOWING INSURANCE:

(CHECK KIND OF INSURANCE IN WHICH YOU ARE INTERESTED)

( ) DWELLING ( ) TOURIST BAGGAGE

( ) HOUSEHOLD GOODS ( ) PARCEL POST

( ) AUTOMOBILE ( ) CASUALTY (ALL FORMS)

PLACE POSTAGE STAMP HERE

The address and reverse sides of a little postcard provided agents of the Insurance Company of North America. Here we have a definite tie-up with the company's national advertising and an enclosure card for policies, etc., that is designed to result in direct leads.

Unfortunately in one respect the word "national" is a misnomer. What we so often refer to as a national advertising campaign is merely a series of local advertising campaigns running simultaneously in a number of cities and towns in the country. A campaign, for example, that runs in magazines of extensive circulation reaches the majority of the agent's best prospects and provided the agent does tie up locally and identify himself as the agent of the company doing the advertising, the result is quite as favorable to the agent as though the campaign were running in some local publication. There is nothing more unfortunate from the point of view of the advertising man than to learn of a prospect who has become interested in a particular brand of product or service and who does not buy what he wants simply because he does not know where in his own home town he may purchase the thing in which he has become interested.

Agents are tying up with company campaigns in many ways. They are using newspaper space, printed advertising, letterheads, billheads, lantern slides, movies; in fact, every medium that helps them broadcast the fact that they sell a well-known and accepted brand of insurance.

To be more specific, an agent can do as other agents have done—purchase ten or fifteen copies of the publication in which the advertising appears, open it up to the page on which the advertising is printed, and suspend the open magazines from wires in his window over or under a large sign that emphasizes the fact that his is the office that sells the brand of insurance advertised. Or an agent may take space in the local newspaper as soon as the magazine advertisement appears and tell people to read his company's advertising and to come to him for further information.

#### Using the Newspaper

AN agent may also advertise in the newspaper as a certain agent in a Wisconsin town has done for years by running a series of reading notices printed in the regular type

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(CHECK KIND OF INSURANCE IN WHICH YOU ARE INTERESTED)

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used by the paper and scattered throughout the personal column. These reading notices may be worded something like this: "There is an important ad that every property



**The Most Famous  
Symbol of Fire  
in the World**

When you have completed your inventory of stock, ask us to check your fire insurance. If you are carrying more insurance than the consistent value of your stock, your cost of protection is too high. If your insurance is not adequate you are not getting the protection you think you have. In either case you'll need our services.

MAIN  5550

**Lawton-Burne-Bruner**  
Insurance Underwriters—Insurance Engineers  
Pierce Building

The combination of a company advertising symbol and an agency trademark in agency advertising.

owner should read on page 76 of the current issue of the *American Magazine*, or "Don't fail to read the message by the Blank Company on page 62 of the latest issue of the *Saturday Evening Post*. This agency represents the Blank Company here in Blankville."



**Why Gamble with Fire?**

Fire is a relentless gambler playing for high stakes, and snatching away your possessions.

Insure your property for its full value and put your mind at ease. This is the only method of being sure of reimbursement when the savings of years are swept away.

Insurance in the Hartford Fire Insurance Company is a sure way to be safe from loss.

*Just call or phone--*

**H. O. Perry & Son Agency**  
Phone 135-2 Main Street



An advertisement that ties up with the company's national campaign and that is made particularly effective because of the personification of fire in both copy and illustration.

An agent whose window is located on a street can always tie up by appropriate displays and printed signs, and the company will without doubt furnish window transparencies and other means for the permanent identification of the agency. Letterhead, envelope, billhead, in fact, every printed form that goes out, forms a part of the effective tie-up. The company's trademark can usually be printed in conjunction with the company name or the agency slogan. An insurance agent should be as proud of the fact that he sells a well-known policy as a grocer is that he has the exclusive agency for a popular brand of canned goods.

And then there is slide advertising. Companies have been furnishing their agents with a monthly tie-up slide service and the design of the slides are adaptations of the companies' magazine advertising: A 100 percent tie-up, therefore, is effected so far as movie audiences are concerned. The comments of certain agencies on the subject of slide advertising are interesting. Jacob & McLeod of Rib Lake, Wis., after having used slides for a number of months, said, "Now people ask me for a Blank Company policy instead of simply asking for a *policy*. The slides are fine. They keep the Blank Company and my agency before the public."

The Russell-Dawes Insurance Agency at Adel, Iowa, said, "We think this is a wonderful way to tie up with advertising that an individual agency could never obtain."

And Keim & Keim of Elkins, W. Va., said, "This is good advertising service and we wish to have it continued."

#### A Test of Local Tie-Up

**A**N agent representing a number of companies has at hand an easy, and when equitably conducted, a fair test of the relative standing of his companies with his public. It is this: When you receive an order for insurance, over the counter, over the telephone or in personal solici-

tion, make a note of all those things you need to know to properly write the policy, then say, "I have that all noted now, all but the company you want. I represent the fol-

**THE INSURANCE MAN**  
LEO G. MURPHY  
AUGUSTA, MONTANA

**HARTFORD FIRE INSURANCE CO.**

**Thank You!**  
We appreciate this opportunity to serve you and shall do everything possible to merit the continuance of your confidence in our agency. Your insurance has been placed in the Hartford Fire Insurance Company - one of America's strongest insurance organizations. Feel free to call upon us for service at any time.

**THE INSURANCE MAN**  
LEO G. MURPHY  
AUGUSTA, MONTANA

**LEO G. MURPHY, THE INSURANCE MAN**  
AUGUSTA, MONT. 192...No. 550

**TO MONTANA TRUST & SAVINGS BANK,**  
95-32  
HELENA, MONTANA.

How one agent ties up with a nationally advertised company on all of the printed forms that he uses in his office. Here we have an envelope, invoice, policy enclosure and check all bearing the trademark of the company in combination with the agent's own slogan.

lowing companies, (naming them in alphabetical order) and I want to know which one of these companies you would like to have carry your insurance."

Not all your customers will select a company, but more will do so than you might suppose. Keep a record of the choice of your policyholders. It will prove mighty illuminating and convincing.

Then test your own standing in the minds of the people as the agent of the company that proves the most acceptable. You can do this by having someone not connected with the agency ask the first hundred people he meets this simple question: "Who is the agent here of the — fire insurance company?"

These two tests will give you a new appreciation of what is meant by tie-up in advertising.

A good cook knows how much shortening to put into a cup of cake dough, but insurance agents and company advertising men do not know how much of an advertisement should be "company" and how much "agent." This is because advertising cannot be mixed like pastry. Some day understanding will take the place of doubt. Company men will realize that before any company can profit a nickel from advertising, some local agent must first get his. Local agents will sooner or later learn that even though the company man draws his pay check from a company, he realizes that he earns his money by serving that company's local agents.

After all is said, the business of insurance shows a great and growing dependence by the companies on the agents, and the importance of good, well-known companies to the agents is becoming better appreciated. It is a lot like what Secretary Mellon recently told an industry more fortunate in its circumstances, so far as profit and ease of doing business are concerned: "Our best interests are served, not by fighting each other, but by working together to build up a prosperity in which everybody can share."

## CHAPTER XVI

### Sales Methods and Their Relation to Advertising

TEN years ago there was a sharp distinction between the salesman and the advertising man; in fact, between anyone whose business it was to sell something by word of mouth and anyone whose business it was to sell,



THE old stage coach and the barouche for Lafayette, used in the episodes in the recent Bi-centennial, were insured through my agency in the Hartford Fire Insurance Company. This great company will protect you against loss whether your property consists of stage coach or Rolls Royce.

HARRY A. WHITING  
WALPOLE MASS.

An agent who can tie-up with some event of local importance can secure a great deal of advertising for a relatively small investment. Mr. Whiting of Walpole, Mass., insured this old stage coach used in a pageant and then advertised the fact in his local paper. His advertisement is reproduced on the left.

or help sell, by a printed message. But today, find the salesman or the advertising man who will not admit the mutual helpfulness of these two wheels in the machinery of distribution. The man out on the firing line insists on

advertising support just as the infantry in war called for the fire of the artillery, and the advertising man in turn realizes that one of his most important tasks is to keep constantly in touch with the field man's viewpoint and to look to the salesman for cooperation and helpful suggestions.

Strange as it may seem, the insurance business has but recently realized that certain fundamental principles of salesmanship and advertising are quite as applicable to insurance as to the merchandising of commodities. Granted that the insurance business is "different," that there are times when increased sales mean increased losses, nevertheless there are always lines that are profitable to companies and classes of business that, when properly sold, are exceedingly profitable to agencies. The big problem that confronts the insurance salesman is "when to sell what."

#### Planning Selling for Profit

IT is practically impossible for an agent to leave his office, in quest of a new line, without making a mental comparison of the premium involved and the probable cost of getting the business on the books of the agency and the policy into the hands of the assured.

There are a limited number of hours in the working day, and one of the most important factors in any business success is a knowledge of how to use these hours to the best advantage—how to plan one's time profitably.

The most successful builders of premium income in this day of many lines know where and how to sell the coverages that their competitors have never attempted to push.

For example, agents who are today making an attractive profit in handling rain business have gone at the problem of selling this protection with a definite idea of what the coverage could do for their agency and how it could be marketed locally, at a minimum of expense. They realized in the beginning that the advertising value of being the

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For example, agents who are today making an attractive profit in handling rain business have gone at the problem of selling this protection with a definite idea of what the coverage could do for their agency and how it could be marketed locally, at a minimum of expense. They realized in the beginning that the advertising value of being the

first agency in town to write a rain policy would be tremendous, and they knew that, regardless of the size of premium, the business was worth hours of solicitation.

They foresaw, too, that the writing of rain business was much like trying to persuade a flock of sheep to pass through a gate—that the first policy would attract other business; that it would be a great deal easier to write the second and third and fourth merchant's sale after the first one had been written (and advertised locally).

They realized that the first loss draft would also be a big factor in promoting additional sales, and were ready to buy newspaper space to tell the town about it.

Today these agents who are writing rain business at a profit have seen the great advantage of cutting overhead by writing *schedules* of rain insurance. Whereas it may be a costly bit of soliciting to take an hour or two off in order to convince the proprietor of a gasoline filling station that he needs \$50 worth of protection the following Sunday, it is, on the other hand, good business to spend three or four hours, if necessary, writing this same prospect for \$50 a week for every Sunday from June to November. This can be done, of course, and the premium paid in monthly installments.

Furthermore, in cases like the above, where an assured is liable to periodic losses at definite dates, it is poor sales psychology to sell coverage for one time only. The assured is simply dabbling in protection and does not become a permanent buyer.

So much for rain lines. Consider rent insurance; there's an opportunity for careful planning there, too.

The actual experience of agents in selling this protection at the time the fire policy is renewed proves the practicability of this method, and once permission to attach the rent endorsement is secured, the added premium for the rent coverage is in most cases good for the life of the policy.

Large rent lines are deserving of special selling effort, and most agents are surprised to find how readily landlords accept this form of protection.

A little foresight, a bit of strategy, and a profitable market can be found for many a "side line" that has been gathering dust.

Many companies are helping the local agents in their selling efforts by breaking down sales resistance with advertising. It takes less time to sell a policy when your prospect already knows something about it.

The business of planning one's time and knowing what to sell and when to sell it is largely a matter of common sense, but the extent to which this common sense is applied makes all the difference in the world in the balance sheet at the end of the year.

#### *The Easiest Way Versus the Right Way*

**D**ID you every try to buy insurance?

There is no experiment quite so interesting to a man whose business it is to sell something as to go out in the market and buy the very commodity or service that he has for sale.

The result of such a test of what the other fellow is doing is likely to prove mighty valuable to the investigator.

Naturally, it isn't possible to go up and down the street shopping for insurance among your own competitors—not in a small community, at any rate—but it is entirely feasible to make inquiries among property owners as to what happened when they ordered their insurance from some other agency. Furthermore, it is an excellent plan to install a "self-inspection" system and to find out exactly what happens when your own agency secures a new line.

For example, a phone call comes in. Mr. Brown, down at the National Wire Works, calls up from the office and says that he needs \$3,000 additional insurance on his household goods; says his wife has worried for some time about the fact that their furniture is seriously underinsured and that the line ought to be bound at once. You know that Brown is a highly reputable business man and that he is right about his need for additional protection on his furniture.

Obviously, the easiest thing to do is to thank Brown for the order, write the policy and deliver it by the next mail. But the path called "Least Resistance" usually leads in the opposite direction from the highway that is named "Good Business," and that is why it pays to stop and think before handling an order in the easiest and simplest manner.

A customer requests a policy, or a renewal is written and ready for delivery. The practice of good salesmanship prompts two questions. First, "What can I do to convince this policyholder that I am anxious to give him the best of service?" And second, "What are the possibilities of this assured as a prospect for additional coverages or increased lines?"

Take the case of our Mr. Brown. He is the vice-president of the National Wire Works and owns a beautiful home on the outskirts of the city. He carries ample fire insurance on his house, but he has never heard of rent insurance nor of a residence all-in-one policy. He is in charge of the insurance of the "National Wire," and although this concern is fully protected under regular fire (property damage) contracts, there is not a cent of business interruption insurance on the plant.

It is not difficult to see that to simply say "Yes" and "Thank you" to Mr. Brown's order for a \$3,000 policy on his household goods would be quite like slamming the door

in the face of a visitor whose business card disclosed the fact that his surname was "Opportunity."

### Every Sale Should Lead to More Business

**N**OW right here may come the difference between real salesmanship or sales strategy, and a half-hearted attempt to sell a new line. It would never do, for example, to ask Mr. Brown over the 'phone such a stock question as, "How about some rent insurance?" or "How about business interruption insurance for that plant of yours?"

That would be much as though a clerk in a store asked you in a casual way if you wanted to buy some product about which you had never heard.

Let's "suppose" for a minute.

Suppose Mr. Brown's call—his order for a \$3,000 policy—spelled opportunity to you as you caught the message over the telephone. Suppose you replied, "I'm coming down your way in a few minutes, Mr. Brown, and I'll make that policy effective at noon today, write it at once and deliver it myself. Will that be satisfactory?"

Naturally, Mr. Brown says, "Surely."

Then suppose you do deliver the policy and follow up this very logical method of entree into a busy man's office with, "Mr. Brown, I'd greatly appreciate it, while we're on the subject of insurance, if you would permit me to make a brief inspection of your plant. I want to tell you about business interruption insurance some day, but not until I have looked around a bit and know what I am talking about. And it would help a lot if you would give me a guide who can tell me a few facts about the various machines and processes that you are using."

That sort of request would certainly result in a favorable reply and Mr. Brown's order for a \$3,000 policy would have been the first step toward the sale of a contract that might total hundreds of thousands.



That would be one way of making the most of Mr. Brown's telephone call.

Now "suppose" again. Suppose that the time is not ripe to talk business interruption insurance. That need not prevent making the most of the opportunity. You will recall Mr. Brown's statement that his wife was worried about the lack of insurance on the furniture. That hint alone was a valuable tip, a suggestion that it might be an excellent idea to talk to Mrs. Brown about the all-in-one residence policy.

But now "suppose" again. Suppose that for a moment Mr. Brown is not a prospect for anything or that for some reason it is not feasible to follow up immediately leads that may result in additional business. Suppose the policy is forwarded by mail. Does a cordial letter of transmittal accompany it? Is some attractive folder on rent insurance or other coverage enclosed that will at least help educate the assured? Is the policyholder reminded of the various provisions in the policy that should be given a thorough reading? These are all little items that come under the head of service and that in the long run cause one agency to stand out head and shoulders above its competitors.

It pays to consider every sale as the gateway to more business and as the best possible opportunity to secure the entire good will and confidence of your clients.

#### How One Agency Uses Modern Sales Methods

**A**FTER rendering due apologies to Caesar, we may divide all agencies into three classes. There are agencies that are leaders in a community; second, those that will some day *become* leading agencies; and third, there are just plain agencies.

The common or garden variety last mentioned worry about competition. The other two are so busy getting new business and watching the goal ahead that whatever consideration they give their competitors is only incidental.

Here, for example, is the way one of the most successful agencies in the country—a leading agency in every sense of the word—works with its sales force. Mr. J. C. Bogardus, Jr., Manager of the Insurance Department of the William Wilson Company of Pasadena, Calif., tells the story as follows:

"We have installed what we call a production chart for the purpose of keeping in close touch with the work of our salesmen and as a guide to the salesmen themselves in order that they may see, by means of comparative figures, exactly how business is going and how their own work shapes up.

"We have divided this chart by vertical lines into fifty-two sections, one for each week in the year. These numbers run across the top of the chart. At the left appears the name of each salesman and at the bottom of this list is a space for counter or office business. At the end of each week we enter in the proper place, in dollars and cents, the production of each individual.

"This chart has proven a stimulant to our salesmen and, in fact, to the whole organization, as it hangs in our assembly room and is watched by every one week after week. Naturally this fosters a spirit of competition, as no one wishes to remain the low man and it is always an honor to be a top-notch.

"Each Saturday morning at eight o'clock we hold special conferences at which our salesmen gather, and this chart hangs before us as we talk over the plans for the coming week.

"We maintain a prospect file that is arranged alphabetically, and the rule is that a salesman cannot claim business that comes into the office, which he previously solicited personally, unless he has the prospect listed under his name in our file. At our weekly meetings these prospect cards are gone over and each one is passed upon. The salesman makes a notation of any calls he has made, upon the back of each individual card. If the salesman has not closed the prospect after a certain number of calls, at the decision of the meeting it is passed on to some other man who perhaps can attack the prospect

from a different angle. Then if we find that a salesman has listed a card as his prospect and has not called upon that individual within two weeks, unless there is some good reason given, this prospect is passed on to another salesman. This system, we believe, makes work systematic, insures constant follow-up of prospects, and gives us a little spirit of contest that makes work fun, and it helps keep us all on our toes.

"In addition to our weekly meetings we have a special dinner and get-together once a month during the winter and alternate months during the summer season. At these gatherings we usually call in some special agent or representative who happens to be in our vicinity and ask him to give us a talk on some line of insurance in which he specializes. Then, too, we frequently have some speaker who is a sales expert and who is capable of giving us a good, live, sales talk.

"The results of this system are two-fold. In the first place, we are sure that we are making a systematic follow-up of our prospects; and, second, we know that our salesmen are keeping closely in touch with the latest developments in the various lines that they are selling. We believe that no insurance salesman can be truly successful unless he thoroughly understands the policies that he is offering his prospects. Even if a man produces an excellent volume of business, he can bring a load of grief to the office by 'half selling' a policy and not thoroughly explaining to the assured what it is all about.

"The space that we assign on our chart to counter or office business we find very valuable in advising us what direct results we receive from our advertising."

#### "Expose Yourself" to Sales

IN another chapter of this book Mr. L. C. Clarke, an agent at Stony Brook, N. Y., tells how he built up a premium income of \$60,000 in five years after starting from scratch. The following paragraphs were written by Mr. Clarke and are important in this chapter on sales methods as indicating the importance of grasping opportunity by the forelock and

"exposing oneself" to sales. Premium income is not built by sitting in an office chair. All the advertising in the world will not bring in business for the agent who is just plain lazy:

"Soliciting insurance is an art in itself. Having had several years' experience, I find that the man who goes after the business is the man who wins. I have had men in my employ whom I have tried to train to solicit business. Unless one will put his whole mind and heart in the business he never will become a solicitor. On one occasion I was having a discussion in my office with one of my employes regarding the production of more business, and the following conversation took place:

"'Bill, you are not getting enough business.'

"'But, Mr. Clarke, I don't know whom to approach.'

"'Every one wants insurance of some kind and we sell it. Let's stand out on the corner a few minutes and before we come in I will sell some kind of insurance.'

"We went out, and the people were just coming to the post-office for their evening mail. I know nearly every one in the small town where I live and spoke with them as they passed. Finally a young man came along who has recently taken a new position as superintendent of a chain of stores. I stepped out and shook hands with him and said, 'John, how are you?' He stopped, and I inquired how he liked his new position. I discussed his business with him—something that I knew he was most interested in. When the proper time came I said, 'It's just so in the insurance business,' and from then on led him into a conversation in reference to insurance, telling him how people neglected insuring their homes, their automobiles, and such things that should be insured. I did not let him discover that I was soliciting him, but before the conversation ended he was in my office and I sold him additional insurance on his home, on his household furniture, and his car, and he promised me he would take out some accident insurance.

"Another time I was riding along the road with my man who was driving the car for me and who was expected to solicit also. I saw a truck of household furniture being

unloaded and I said, 'Stop here! I want to go and see that man and find out if he has any insurance, for he is apparently moving here from out of town.' My driver said, 'Do you know him?' 'No,' I said, 'But I will in a few minutes.'

"We drove up to the gate and I greeted every one present. The man who owned the furniture, who was supervising the unloading, stepped out and I asked him if that was his furniture, to which he replied in the affirmative. I said, 'I assume you will need some fire insurance on this. My name is Clarke and I was wondering if you would favor me with the line.' He immediately warmed up to me and said he certainly was interested and gave me an order for \$2,000 on his furniture to cover immediately, and said he would have more for me later when the remainder of the furniture came. He also said he was buying the house and as soon as the title was passed would favor me with all of the insurance on it. I also wrote a bond for this man and now handle any insurance that he has.

"One day when I was standing in a business place the proprietor said, 'There goes Mrs. ———, who has just bought that new car.' I excused myself, jumped into my car and followed her to her home. As she was getting out of her car I was there to introduce myself and explain my mission. After considerable conversation I insured the car.

"These are things that I am always pleased to repeat as I consider them victories, or business that I never would have got had it not been for solicitation."

#### Planning Versus Plunging

**W**. R. BARR & COMPANY, agents in Oil City, Pa., have made an insurance survey of that city. From this plan or survey they can tell you in a moment whether or not a man is a logical prospect. They can tell you what lines the individual now carries. They know, moreover, what this prospect might well carry but does not. The details of this survey are another story, but the "big idea" is one that cannot be too often emphasized, and this "big idea" is contained in a one-word injunction, *Plan!*

Plan the day's work. Plan the month's work. Plan the year's work, and plan the development of your agency for years to come.

At a time such as this, when business must be fairly won against a field of competition, planned progress is the only sort of progress that counts.

Planning for an insurance agency means:

1. Analysis of markets.
2. Advance arrangement of seasonal selling.
3. Preliminary preparation for emergency selling.
4. Method in office management.
5. Systematic study and development of new or untried lines.
6. A consistent advertising program.
7. An outline for future agency development.

*Analysis of market* is not as formidable as it sounds. It consists, in short, of a study, more or less intensive, depending on the size of the community, that will tell an agent just where the market for his insurance lies, what people represent logical prospects for various coverages, what big lines there may be in the territory, and by what means they may best be solicited. Careful analysis of a market usually brings to light two things: first, that a territory contains more real live prospects than the agent ever dreamed of, and second, that many present clients are by no means carrying the kinds or amounts of protection that they need or that the nature of their business or property demands. With no idea of the people who need the things you have for sale, a great deal of time must necessarily be wasted in blind guessing and hit-or-miss soliciting. Just what methods an agent should use in making such an analysis depends on circumstances and local conditions.

*Advance arrangement for seasonal selling* is another necessity if an agency would take full advantage of the opportunities presented by a timely interest in various lines.

An agent should keep at least three months ahead of his business. Although it pays to get out of the seasonal rut as much as possible by selling all the year 'round, there is a large volume of business that will go begging or be secured by competitors if an agent fails to make the most of the prospect's interest in these seasonal lines. When a farmer sees in his growing crop a promise of profit he is naturally a good prospect for an agent who approaches him on the subject of hail insurance. When the same farmer is about to ship a couple of carloads of cattle he is more interested in live stock transit coverage than when the same cattle were calves. When the newspapers begin to carry headlines telling of whole counties stirred up by the swirling breath of a tornado, property owners are concerned with the safety of their own homes. Unless plans are made in advance, an agent will suddenly find himself on the outer borders of a whirlpool of soliciting. Perhaps he may notice increased business, but by no means the percentage of increase that might have resulted had a campaign of systematic solicitation and advertising been planned and ready to launch with the awakening of interest in the particular coverage.

*Preliminary preparation for emergency selling* is no less important than advance arrangement to make the most of a seasonal demand. The answer to the question "What shall I do if we have a big fire or tornado or hailstorm?" should be decided and be ready to put into practice long before the disaster occurs. One agent has special letters signed, inserted in envelopes and stamped, ready to mail out to a large list of good prospects the moment a fire occurs. Another agency keeps a series of emergency newspaper advertisements standing in type in the office of the local newspaper. Still another sends a boy out with dodgers that are distributed in the neighborhood of the fire before the blaze is under control.

*Method in office management* means the supervision and direction of all of those things that come under the head of

routine or detail. Planned office management covers everything, from an attractive arrangement of the office itself to a workable system of making collections. There are offices that might well be called "over systematized," but these are few and far between. There are but a limited number of hours in a working day, and upon the efficiency with which these are used depends in a large degree the success of the agency. It matters not whether an office consists of one man and a typewriter or a whole floor in a city skyscraper, the organization of the working day, the method of keeping records, and the elimination of unnecessary steps in carrying on the office routine are always subjects that deserve serious consideration.

*Systematic study and development of new or untried lines* is often neglected, but considering the fact that a new form of protection usually opens an avenue of agency income that has heretofore remained closed, the importance of taking advantage of the opportunity becomes evident. There is a similarity between the problems of the local agent and the merchant in this respect. A dealer who keeps his stock up to the minute, who is ready to sell his customers the newer styles and improved models, is the dealer who gets the business. A merchant, however, in addition to the time and study required to sell the line must invest his capital before the goods can be placed on his shelves.

*A consistent advertising program* is the only method of impressing upon a large number of people the value of a local agency as a place to go for reliable insurance service. The best salesman in the world can reach but a very limited number of people with his arguments, but an advertisement in a newspaper is seen by hundreds or thousands of people in a single day. The salesman following well planned advertising may make many more sales in much less time. Advertising that is used spasmodically is not a good investment. Planned advertising is as necessary as planned selling. A postal card can be mailed to fifty of the best rent

insurance prospects in town for half a dollar. It would take a salesman a week to call on these same people and the cost would be many times that of the postal card. An ideal combination consists in introducing the salesman by means of the message on the postal card, and saving time in the preliminaries usually involved with introductions and explanations.

*An outline for future agency development* can be laid out along no prescribed lines, nor cut to fit a standard pattern. Every agent best knows his hopes and aspirations for the future, but the agent who is most likely to arrive is the one who shapes every event in the history of the organization with an idea of nearing the goal that he is striving to attain.

All of these things make for constructive agency development and progress. No real business success was ever established without planning. Temporary flurries of profit, yes; but permanent success, never. Planning, not plugging, counts.

#### Twentieth Century Insurance Salesmanship

CONSIDER the case of the average property owner, insurancewise. He has a great many policies. They are probably all in the same safe deposit box or desk drawer and they may cover every hazard from personal accident to golfers' liability. There are probably four or five policies on the individual's house, six or seven policies on his business, and a medley of miscellaneous contracts that cover anything and everything. These contracts are written through different agencies. Some were written as the result of a chance meeting on the street. Some were actually ordered over the telephone. And the policyholder himself would have difficulty in telling the origin of others.

The fact that the situation we have just described is the usual situation means that insurance men have not sold themselves as thoroughly as they might have done and that

they have not always been farsighted in the presentation of their claims and in the sale of their agency service. Something has been lacking, for it is obviously poor business to permit one's customer to wander from hither to yon in search of insurance protection or to permit a competitor to make inroads on a customer's business. The question resolves itself into this: Should the agent follow the line of least resistance and simply sell a policy as the occasion for various policies may arise, or should he sell the service of his agency and his company so thoroughly that he should consider each interview a failure that does not result in a promise on the part of his prospect that practically amounts to an appointment of the agent as the prospect's insurance adviser?

The agent who is selling insurance according to the latest twentieth century methods will approach his prospects and outline the picture that we have just described. The chances are that the prospect will agree that the agent is correct in his assumption and that the prospect's insurance is in more or less of a muddle.

"Now, with your permission I will try to straighten things out for you," continues the agent. "I am frank to say that I want to do this with the expectation that you will permit me to be responsible for your insurance protection from now on. I will not bother you nor bore you with undue solicitation. I will merely tell you what forms of insurance, in my opinion, should be carried in order to protect your own interests. I will present my arguments in favor of those forms of insurance as clearly and carefully as possible. And if you disagree with my suggestions and do not care to invest in certain policies, that is a matter for your own good judgment. But you will admit, I feel sure, that the service I have just described is one that you have not been accustomed to receiving.

"I will give you a printed blank on which will be listed all of your policies and expiration dates and that will give

you a complete picture of your insurance. I shall keep a copy of the blank, and whenever any insurance question arises, a 'phone call to my office will bring prompt action or advice. You will simply let me see your present insurance contracts long enough to complete this survey. It will include not only your fire insurance contracts but all other forms of insurance that you may have."

That, when all questions have been answered, is a real insurance solicitation. It is a sound, businesslike method of dealing with prospects and policyholders.

## APPENDIX A

## A Typical Plan for Local Agency Advertising

**I**T is but natural for local agents, who have never called upon an advertising man for advertising, to wonder and speculate upon what manner of counsel, advice and plan would be received.

Here is one such plan. It is printed just as it was submitted to a local agency, but for perfectly obvious reasons the name of the agency and the name of the company are left out. It relates to advertising in Long Beach, Calif., but by a few simple problems in arithmetic over the matter of newspaper rates, it can be made to apply to any city of the size and character of Long Beach.

### A PLAN FOR ADVERTISING

for

The .....

Long Beach, California.

April 17, 1923.

- - - -

This plan is prepared to place before you a suggested outline of advertising. As submitted it is, in many respects, indefinite in that it is only a suggestion. It covers both newspaper publicity and direct by mail advertising, in order to give as broad a view as possible of the advertising open to your agency.

### The Scope and Purpose of This Plan

**T**HE advertising covered by this outline does not attempt to secure direct results, but it does aim to increase the present good will of your agency and to carry the name and reputation of the \_\_\_\_\_ agency to people who might not otherwise be reached. It is also the aim of this advertising to make the sale of



[illegible]

This is the way information about a newspaper and its rates is prepared for the professional advertising man.

The Press-Telegram has a circulation of 36,041, to its daily issues according to an Audit Bureau of Circulation statement of March 31, 1926, of which 31,353 represents subscribers and street sales in the city.

The Sun does not have the Audit Bureau of Circulations go over its circulation but according to a report made to the govern-

the service of your firm easier by reducing sales resistance common to unadvertised service, and to introduce the property owners of Long Beach to those newer and less understood kinds of protection that your agency offers.

## Possible Avenues of Advertising Effort

**T**HERE are three main avenues for the profitable promotion of the business by advertising. They are:

1. Space in local newspapers.
2. Direct by mail advertising.
3. Auxiliary advertising.
  - a. Regular correspondence
  - b. Billboards, windows
  - c. Word of mouth

Long Beach has a population of some 55,000, and a trading area of 100,000 people. On a sheet herewith I am sending a slip cut from the Standard Rate & Data Service giving rates and contract requirements of your two daily newspapers.

## TYPICAL PLAN FOR AGENCY ADVERTISING 301

ment as of September 30, 1926, it had a total circulation of 13,317 copies.

The cost of the Press-Telegram per line per million of circulation is \$3.33 and the Sun will cost between \$3.75 and \$5.26 on the same basis.

## Newspaper Advertising

**I** RECOMMEND for your regular and consistent use a campaign of newspaper advertising. The insurance business is not comparable to the work of the storekeeper who sells over the counter and it is not our expectation that newspaper advertising will pay you as it pays the local merchant who advertises bargain sales. Newspaper advertising is intended primarily to keep your name and business before the people of Long Beach and to lessen the cost of doing business by making it easier to get to the point in your personal solicitation. This is called in advertising lingo "reducing sales resistance." The biggest work this advertising will do is favorably introduce you to your prospective customers. It will also serve as a frequent reminder of you and your business to your present customers.

To do effective newspaper advertising two things are absolutely essential:

First, the use of space large enough to be seen and to carry a forceful and convincing message that will be changed each and every time it appears in the paper.

Second, the appearance of these advertisements at such frequent intervals that they will by their accumulative effect increase the good will that they are designed to build up.

Therefore, I recommend that in undertaking newspaper advertising you consider the end that you want to achieve, the cost of such a campaign, and thus arrive at the starting point of the real campaign.

### Recommendations as to Newspaper in Long Beach

**Y**OU have two newspapers in Long Beach. It seems wise to concentrate your advertising in one newspaper. According to my records the Press-Telegram has a circulation of 36,041 daily, with a rate of 18 cents a line. I recommend that you consider an advertising campaign as extending over six months. A series of ad-

vertisements written along one definite line of insurance run for three months' time could for that particular line bring home to the people of Long Beach a new point in the story of your agency. Such a campaign might consist of an opening display 10 inches by 2 columns which would be followed by smaller advertisements 6 inches by 1 column appearing twice a week. These twenty-five advertisements if run in one paper for three months would total in cost \$428.40 which would amount in a year to \$1,713.60. These figures represent the cost of doing newspaper advertising in perhaps the maximum amount I would advise you to use.

On the other hand you may feel that such an appropriation is far beyond the figure you would like to spend. The minimum that I would advise you to use would be six inches by one column once a week in one paper. This is cutting display and frequency of insertion down to the very bone, but such a campaign could be run in the Press-Telegram, for \$216.56 for a quarter or \$866.24 for a year.

In between these two amounts there lies the use of a 10 inch by 2 column advertisement followed by 6 inch single column once a week, which if run in one newspaper would cost for 3 months \$483.84 or \$1,935.36 for a year.

These three plans give you a wide range of possible newspaper advertising that you might undertake. Do not consider my figures as set in any way, but remember they are subject to whatever change you may think best. I wouldn't advise you to go below the minimum space, for a smaller campaign than that would hardly be worth your while. To do any advertising you must assure yourself of a space large enough to be effective and present your message in a forceful manner.

#### Character of Advertising

**B**ECAUSE of the high order of professional or highly personal services given to the customers of the agency, any advertising must be kept on a high plane—dignified yet human and interesting. No bargain, cut price, or unusual appeal being possible or desirable, the advertising must be of an informative, educational nature, deliberately designed to make it possible for the agency to dominate

the local paper, and by indirection make a strong appeal for insurance patronage, yet at all times and in all cases these announcements must be kept free from the uninteresting and hackneyed terms and forms that have characterized the advertising of insurance in many cases in the past.

It is a highly desirable that the advertising be of such form and character that it will shortly be recognizable as the advertising of \_\_\_\_\_.

#### Sketch and Lay Outs for Suggested Campaign

**W**ITH this plan you will find two sketches showing you the size of space that I advise you to use. Please remember these are rough sketches only, intended to give you an idea of the effective value you can secure according to my suggestions.

#### Starting Such a Campaign

**I**F my plan meets with your approval, I suggest that you call in the advertising manager of the newspaper and make a contract for the space you wish to use. When you have the figures from the advertising manager (which may be slightly lower than our figures because you are a local concern) you will have finished almost all of your work. From the Advertising Department here I will furnish you with copy, schedule, layouts, and cuts for the illustrations for your advertising. If you wish, this material will be sent direct to the paper and you will be relieved of all responsibility. If you wish to look over the copy, I will send it direct to your office and you can hand it to the paper. In other words, when you have bought your newspaper space, you have done all that is absolutely necessary for you to do to go into newspaper advertising. I will take care of the rest. All I ask is that your newspaper furnish me with checking copies or tear sheets showing your advertising in order that I can follow the work and see that you get the best results obtainable.

#### Direct by Mail Advertising

**B**UT newspaper advertising is only one side of the triangle, another side is direct by mail advertising. The base is personal solicitation.

In my opinion—and next in importance in an advertising agency—comes a list of prospects. I presume that you have such a list developed to a greater or less degree.

Eighty per cent of the world's business is done by mail. In the insurance business the figure is nowhere near that mark, but it is a fact that a great deal of preliminary work can be accomplished by the use of personal messages sent directly to your prospects.

I would suggest that your list be developed on a three-fold plan, as follows:

A—Reminder stuff sent to those prospects with whom you have never had business connections and whom you cannot reach by a personal call in the immediate future.

B—Circular letters asking specifically for an interview and intended to provide the way for a personal approach. Prospects to whom these letters would go might be classed as "preferred" and consist of people with whom you have done a little business and have had on your books at one time, or those whom you know should be actively developed because of the lines they control.

C—A group of prospects who should be seen at once and solicited personally. Individuals of this type may have a line that is due to be placed in the immediate future. At all events being personally on the job is first consideration. The lead that prompts such a solicitation may come from a friend's tip, a newspaper item, a letter sent out months before or any one of a dozen other sources.

#### How to Cut Selling Costs by Using the Mails to Reach Prospects in the A and B Lists

OUR A type of prospect is the man with whom you may some day do business. He may be a total stranger, or a friend who is not a particularly large property owner, but whose good will is valuable to you. This list ought to receive *something* from you at least monthly. It might be a brief selling message multigraphed on a government postal card—all neatly arranged and carefully thought out. A blotter could go out with a memo carefully clipped to it. Perhaps an attractive mailing card would be item number three to be forwarded to this "reminder" list. At all events, you may be sure that this Department would go more than half way in helping you to carry on such a campaign. A few of the recipients of these messages from you would perhaps give you actual business without personal solicitation. A few

more might furnish leads that would result in business if followed up, but it is certain that the greatest good that would be accomplished would be the general impression that would be broadcasted, that you were "on the job" and a real insurance agency. Once such an idea becomes general you will find that the difficulty of getting an interview and winding up a sale will be cut in half.

#### Now for the B Type of Prospect

IN general these individuals are A 1 in every respect. They control considerable insurance. They are good moral risks. Their property represents desirable business. Then, because of the importance of these prospects they can be classified. Certain individuals can be selected and solicited for rent insurance, others for use and occupancy, and others can be sold fire coverage and the inspection service that goes with it.

Circular letters will go a long way toward advancing the sale of these coverages, and, by taking pains with them—making them personal with pen and ink signatures and pertinent postscripts—they can be made to lose much of the general, wholesale circular idea that many a form letter has.

This office can show you a few of these "hunches" that will help you make your sales letters successful, and you can count on my office in multigraphing the letter.

A follow-up of this specialized appeal is quite essential. The letters cannot be expected to complete a sale that may mean many hundreds of dollars over a term of years.

#### As for "C" Prospect

HIS business depends largely upon the way in which each individual case is handled. An agent realizes as he begins to interview a man of this classification, whom he has never seen nor corresponded with, the tremendous advantage of a by-mail introduction.

I am sending you a scrap book that will fit your letter files, with sample of ready-to-use direct by mail advertising intended for use for this class of prospect. The Advertising Department of this Company will furnish you with any number of these that you may request and will imprint your name and address on them with-

out cost to you. Please look these over and select any forms you feel will serve your purpose. Let me know the quantity, form number and name of the folders, and copy for your imprint. I will do the rest.

#### Auxiliary Advertising

**N**O correspondence covering the subject of billboard advertising is made at this time, since I do not know what the posting facilities are at Long Beach. If you contemplate such a form of advertising, I would be glad to make suggestions and help you in any way I can.

The window and wall posters of the Company, consisting of pictures of big fires, should be considered if you are so located that you can feature in your windows or in an appropriate place in your office an attractive poster frame about two feet high. The cost of such a poster frame is low indeed and the pictures are supplied free of cost by the Advertising Department. They will be supplied to you regularly each month.

#### Interest Your Organization in Advertising

**I**T is a good plan in considering advertising to call a staff meeting and explain to your office just what you consider doing. Before you start newspaper advertising, impress upon each member of your staff his individual responsibility for the success of the campaign. You are going to publicly proclaim your agency service through the press, and people will be led to expect the highest type of service in every branch and feature of your work. In building up agency service, your office force should be in back of you, if the work is to be effective.

As various lines and types of your business or your insurance coverages are advertised in the newspapers the sales organization should be posted to the effect that such and such a kind of advertising is being done so that they may promptly and courteously answer inquiries both on the streets and in the office.

#### Conclusion

**I** HOPE you will find this proposition both interesting and worthy of a trial. I would not advise you to undertake newspaper advertising unless you are prepared to go in for a campaign

for at least six months. But few results would be seen in a shorter time than that and I would not want you to be discouraged. If, however, you are prepared to go into newspaper advertising for six months or more, may I have your opinion about the plans we have presented and the work you would like me to do?

In the matter of direct mail I only await an order for the various pieces you would care to use or a letter asking us to prepare others, in order to supply you with such material at once.

I trust that you will see benefits to be obtained from advertising and hope that you will write me fully and frankly about this subject. Though there may be many miles distances between Long Beach and the headquarters of the company I represent, I want you to realize that I am here to serve you to the best of my ability, and that a letter will bring as prompt a response from me as if you were able to make a personal request.

Respectfully submitted,

Manager of Advertising.

## APPENDIX B

### WRITTEN BY AGENTS THEMSELVES

#### Hunches That Have Resulted in a Constant Increase in Business

BY ALBERT D. MAYER, Point Marion, Pa.

This agent has made his name synonymous with "insurance" in Point Marion. He worked out his present advertising program by a system of trial and error until today he is carrying on as effective a direct mail advertising campaign as any agent in the country, but the following story also tells about his use of window displays, after-the-fire advertising, novelty advertising and counter advertising.

**I** WILL begin at the beginning. Twelve years ago, something after the fashion of the man of bramble bush fame, I left a perfectly good trade and jumped into the insurance business. Unlike the subject of the old nursery rhyme, I did not jump out again. At the start I had a vision of my friends and acquaintances rushing at me with their premiums, and life was to be one grand, sweet song. Most of these friends did as I expected, but what I learned to my sorrow was that there were not enough of them to keep the pot boiling.

My problem, then, was simply one of going out and getting business. Several months of persistent cold canvass over the community netted me next to nothing. I wondered "what could the matter be."

About this time a wide-awake calendar salesman walked into the office. He suggested a plan that interested me, but I was terribly frightened at the cost. Against the advice of older busi-

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ness acquaintances, and because of my desperate situation, I "fell for" the plan, which involved the purchase of one hundred art calendars.

Much to my surprise, it worked.

#### Distributed Calendars Wisely

**I** MAILED a return postcard to a number of property owners, pledging one of the calendars to every one who returned the postcard disclosing the expiration date of his insurance. The return was low enough (about twenty per cent), and was discouraging until one day shortly afterward I procured from a prospect, gained through the plan, enough business to pay for the entire outlay.\* This encouraged me to try again, with still better results, and from that time until the present the history of this agency is that of one advertising campaign after another, with a steady and consistent growth in annual premium income from nothing to thirty-five thousand dollars, and the end is not yet. This, in addition to our real estate, life insurance, and other lines which have shown a proportionate gain, is not a bad showing, I believe, and to advertising must most of the credit go.

Lack of space will not permit complete detail, but the interesting part of the story must be "how it was done," and so I submit the following:

I had in my office, almost from the start, a No. 3B hand addressograph. I own no stock in the company manufacturing this machine, but if I were appointing insurance agents the appointment would be contingent upon the appointee purchasing such a machine and using it. (I hope "Addressograph" reads these lines and presents us with a new machine in appreciation of these kind words—ours is about worn out.)

#### How I Made Up a List

**N**OW almost any one will agree that a tax payer must be an insurance client in one form or another. At any rate, this was my guess, and my first effort to obtain a mailing list was sim-

\* A twenty per cent return from a direct mail advertising plan is generally considered an exceptionally satisfactory result. Note that these calendars were not distributed broadcast but were used as a means to a definite end, namely, the leads to new business offered by the reply cards.

ply to copy names from the tax duplicates, divided into two separate lists—improved real estate owners and householders. Having procured the address plates and filed them alphabetically, my next step was to be ever on the lookout for material. I used the household inventory, among other things, on the householders' list, and literature of interest to property owners on the "owners' list," as we came to call it. I use the colored tab signal system, (†) and as a prospect became a policyholder, I attached the colored tab in accordance with kind of insurance client—red for fire, pink for life, etc. This avoided the waste of sending prospect material to clients and vice versa.

I have found that in an advertising campaign, except in the use of a general circular, *all matter should not be released at once*, but only so many pieces a day, so that as nearly as is humanly possible, this material may be followed up with personal calls. The communication is the excuse for the personal call and incidentally a big aid in the elimination of a second interview.

As to the kind of material sent out. My best reason for warming up to a certain company is appreciation of the excellent material furnished the agent by its Advertising Department. As the records will no doubt show, I have taken advantage of every aid offered, with the exception of newspaper ads, for unfortunately we are without this excellent medium for advertising. I have also taken advantage of the many splendid suggestions in *Rough Notes*, a publication with which all agents are no doubt familiar. I procured the Howell cuts and had cards printed in a local shop.

#### Follow the News

AT this point I want to suggest that, according to our experience, the best results in advertising writing are obtained through following the news. For instance, about the time discussion of the Arbuckle case was at its height, I was preparing a

† The colored tab signal system referred to by Mr. Mayer is an arrangement provided for by the addressograph metal plates from which the address is printed, whereby a selection of the plates is automatically made by the machine as the plates run through it. That is, if the list includes prospects for all kinds of insurance, it is quite possible to tab these plates so that only prospects for fire insurance will be selected as a set of envelopes is addressed,

circular letter for general distribution, having reference to the depression in trade here and elsewhere, a timely subject in itself. The subject of the letter was "Lift up your hearts!" and the opening paragraph, as nearly as I can remember, was as follows: "I will admit that Fatty Arbuckle's career appears to have reached the zero hour, and if any of us were confronted with trouble one-tenth as serious, we would have reason for feeling blue." (Can any one doubt that this letter was read to the closing paragraph?) "And as these things come to pass, and you are in the market for complete insurance protection, kindly remember, etc." The gist of the letter was that though business was sick, the sun would again shine and there would be a change for the better just as surely as there had been a change for the worse. I happen to know that this letter was discussed on the streets, in the homes, and even at a Chamber of Commerce meeting.

Follow the news!

I almost daily come across items of interest and immediately clip and preserve them, if not needed immediately. One more illustration of what I mean by following the news. A year ago our Federal Reserves were down, interest rates were up, nearly every one was in financial deep water and struggling to get out. Henry Ford permitted it to be known that he, too, was up against it and would like financial assistance. He didn't propose to let the others share all the publicity and get none for himself. When Secretary of State Hughes launched the disarmament proposal, Ford promptly offered to buy all the old battle-ships. Witness his Muscle Shoals proposal, and, earlier, his railroad enterprise and offer to reduce rates at a time when every one was discussing rates. Of one thing I am certain, Henry Ford follows the news and gets thousands of dollars' worth of free advertising. We may have to pay for ours, but we can follow the rule as nearly as possible and get our money back many times.

#### Must Have a Plan

THE Jumbo or large wall calendar as an advertising medium is probably worth all it costs, and more, too, but the small art calendar is of doubtful value *unless used in connection with a definite plan for getting business*, similar to that described in the early part of this article.



Finally, I want to say a word about novelty advertising. I have used key rings, purses, ash trays and what not, all with good results. *But the method of distribution was carefully looked after.* Articles of excellent quality were used and were delivered to policyholders only as an appreciation. The recipient usually showed his gratitude by either increasing his insurance or telling his friends what they ought to do. The real value of a well selected novelty or gift is to cement the business and keep it from being switched over to to another's account.

Another effective method of novelty advertising: In nearly every community the most important holidays are often observed by special services, lodge, church or various local social societies. Oftentimes the lunch or banquet table offers the opportunity to get news of your business to the front through favors bearing suitable ads. For instance, on "Armistice Day" a "bang gun," on "Washington's Birthday" a hatchet, on "St. Patrick's Day" a distribution of shamrocks, and so on. Bride Books, Baby Books and the Manning Home Budget have proved their worth as builders of good will. The opportunities are endless but must be prepared for in advance.

The cumulative effect of these stunts more than justifies the amount of effort and expense even in a small locality such as the one in which I live. I'd like to see it worked out in a large center. The result, I firmly believe, would be immense.

#### Remember the Children

**D**ON'T overlook the school children! The boys and girls of today are the men and women of tomorrow. I spent my school days in Jeannette, Pa., and one of my earliest impressions was the advertising of an insurance agent at that place. At the age of thirteen I moved to Point Marion, and when I finally grew up and became the owner of a little property, my first act was to write Mr. Agent at Jeannette and offer him the business. Prize essay contests, the subject usually taken from the Jumbo calendar on the schoolroom wall, is one good medium. There are many others, but I'll not take the time to mention them here.

I almost forgot to mention the movies and the advertising trailer. Of all the places for telling the news of your business where escape from reading it is impossible, the movie trailer wins

the doughnuts. I remember very distinctly the Hartford trailer "Since Hector was a pup." This trailer was issued just after the movement of rising prices of building costs had gained considerable momentum and the effect at this place was magical.

Advertising by the light of the fire is one of the important links of agency advertising. What I consider to be the most effective plan is to have addressed and waiting in our supply cabinet a large number of cards bearing no other message than this: "Call on us before the Demon Fire calls on you." At the sound of the fire-alarm these cards are delivered to the post-office and are sent broadcast over the community before the fire has cooled down. Many persons wonder at the speed shown. Whether they ever guessed how it was done I don't know and care less. The cards have never failed yet to bring in the premiums.

#### Window Display Too

**I** HAVE only recently gone in for window advertising and it is a little early to judge of results, but I'm sure it will pay, for here is a splendid opportunity for linking quickly the news of the day with the news of one's business.

To sum up, for the benefit of any agent who may be interested, I would say, first equip yourself for the prompt and neat disposal of publicity matter. This should be taken to mean not only mailing devices and incidentals, but a good, loyal clerk to take the proper interest in the preparation and disposal of advertising work, as well as writing and recording policies, etc. Let the keynote of your work be "Service to your policyholders and to your Company." See that your prospects are constantly reminded of this important fact, and you will live to see the day when your clients or prospects will walk up to you and give you their order before you have a chance to ask for it.

## Organized Methods of a Growing Agency

By J. C. BOGARDUS, JR., *Manager of Insurance Department  
The William Wilson Company, Pasadena, Cal.\**

This office is handling its sales problems systematically and all advertising activity is correlated with the work of the sales department. Salesmen's meetings are held regularly and the results of their work are carefully charted. Furthermore, every effort is made to make sure that the salesmen are thoroughly familiar with the coverages they are asked to sell.

**W**E adopt an advertising policy and run an advertisement each week in our two papers, the *Pasadena Post* and *Pasadena Star-News*. We are very careful to secure in each paper an upper corner of the right-hand financial page. We feel that running our advertisements regularly in the same space doubles the value of our advertising. We find this form of advertising far better than promiscuous advertising. We do not believe it best to advertise at all in any special edition.

Our five insurance salesmen work on a salary and commission basis on the first-year business. No renewal commissions are allowed but, as a salesman increases his volume, his salary is proportionately increased. A record is kept for each salesman so that at the end of each month the company can show exactly what profit the salesman has made for it. The salesmen are shown their records and this is stimulating, we believe. Of course, each salesman is anxious to show that he is making the largest profit to the company, realizing that that means more income for himself.

While, as above stated, our fire business is solicited on the same basis as other lines, we will outline for the purpose of your topic our method of securing fire insurance.

### Find Inventories Helpful

**I**N our advertising we try to emphasize our service by telling the public that our office can intelligently show how to get the best protection at the cheapest cost consistent with good insurance. We

\* As originally printed in *Rough Notes*.

try to get before the public the fact that our demonstrating how to reduce the fire hazard benefits property owners in two ways—reducing the cost of their insurance and showing them how better to protect their property against loss by fire.

We send out circular letters from time to time bringing out important points in fire protection. For instance, we draw the home owner's attention to the necessity of a complete household inventory. We always have in our office a large supply of the *Rough Notes* inventory books which we furnish free to our customers. The importance of the inventory is stressed, first, because it makes for more satisfactory adjustment of losses to have an itemized list of contents to show after a fire; and second, in the majority of cases the insurance is increased after making the inventory, as few householders realize the value of their home contents until they have an inventory of them. We do the same with buildings. Where inventories are obtained, copies are filed with our insured's office records so that it will be convenient in case of claim.

We follow the same method in mercantile risks, suggesting inventories and, where good bookkeeping records are used, we suggest the use of a reduced rate average clause.

### Meetings of Salesmen

**W**E have regular meetings for our salesmen in which all important topics of insurance are discussed. We impress on our salesmen that they can only successfully sell insurance by thoroughly knowing the subject. At each weekly meeting some important insurance subject is taken up. One meeting it will be, perhaps, various questions in connection with the reduced rate average clause or the average distribution clause. In another meeting we might discuss the points of the California Standard Fire Insurance Policy; we have one salesman try to sell another a fire policy. We offer a prize to the salesman who can make the other salesman buy one. Of course, all objections are brought up so as to bring into play every point in the policy.

We impress our salesmen with the idea of reading the newspapers so that, by having their eyes open, it soon becomes second nature to them to pick up leads that will produce a large line of

business for them. But they must keep everlastingly at work on the insurance subject, as it is a subject that requires a great deal of study and must be worked every minute. They can be successful in selling to the public only by showing the public that they are thoroughly conversant with every insurance detail.

In connection with our salesmen, we have a chart for new business and, at every Monday morning meeting, the results of each salesman's work for the past week are made known. Of course, here we bring in the idea of contest. Each salesman naturally wants to head the list.

To protect the salesmen in their work we have a prospect file. These files are checked from time to time. If a salesman is not making a prospect buy insurance, the prospect is given to another salesman. While the prospect card is in the name of a salesman, if the prospect comes in and buys the business over the counter, the salesman gets credit for it.

All expirations that are lost are carefully tabulated and put ahead for next expiry date under the head, "Prospect of Lost Business."

We encourage our salesmen in using prospect files. So many salesmen are unsuccessful because they can not put themselves to work. We encourage our salesmen to have a certain number of calls outlined for each day, with substitutes in case they cannot make the principal calls.

Every one in the office is constantly on the lookout for insurance prospects.

The building permits are secured each day by one of our salesmen from the City Hall, and the builders are called on immediately. If the business is lost, the card is made out showing why and where. This makes a prospect for another year, as oftentimes business is controlled through a building and loan company. We find that when these loans have expired where the loan house makes the insurance compulsory, it is most easy to pick the insurance up at expiration.

Our slogan is, "Know your subject and keep everlastingly at it." Hard work and many discouragements are the high points in the selling of insurance.

## Of All Service, the Greatest Is Counsel

The Contribution of R. B. JONES & SONS, Local Agents of  
Kansas City, Missouri, to the Round Table Held  
at the Detroit Meeting of the Insurance  
Advertising Conference

This agency tells what it expects of a company's advertising department. Of course R. B. Jones & Sons is one of the largest agencies in the country and what the Jones agency requires in the way of service would not necessarily be entirely satisfactory to the small town agent. The smallest agency, however, should make advertising plans and stick to them, and that is one thing that the following article urges.

"GET this fact straight—before any insurance company can profit a nickel from any advertising, some local agent gets his." These words I read from a report of a group meeting of this Conference held in June at Philadelphia. I won't swear to the exactness of the quotation; it's the thought that counts, and I have that thought clearly in mind as I place before you a few conclusions gleaned from intimate participation in the advertising plans of our agency.

### The Company's Best Service

THESE conclusions probably will surprise you gentlemen. They may astonish some of the company advertising men, but the men who have devoted time and money and thought to this matter of "What is the best service the advertising departments of our companies can render this agency?" are all agreed that of all services the company can give the agent, the greatest is *counsel*; real, earnest counsel, such as a man gets from his doctor or his lawyer; expert counsel based upon a broad and active experience with insurance advertising.

### Agent Is Primarily a Salesman

WHEN I ask a company man for suggestions for using advertising to increase the business of the R. B. Jones & Sons Agency, or to decrease the time and effort of getting over a certain

idea, I do not want some chap to write or say, "Fine! I'll send you a few thousand of our new form Number 13. It's a clever piece of printing . . . ." I (and thousands like me) am an insurance agent. That means I am primarily a salesman, with a touch of executive ability. I have neither the time nor the inclination to make a study of this advertising stuff, so I turn to somebody in whose advertising sense and judgment I have faith.

Having found a man with a personality that does not jar my own, I'd spread before him the symptoms of my business, as I tell my doctor where I ache. I want my advertising man to feel the pulse of my agency, look into it with his analysis and his case studies, as my doctor uses his X-ray and his stethoscope. I'll give him facts, if I trust his integrity, his honor, and his judgment, just as I tell the truth to my lawyer, for if I cannot so trust the company advertising man, I cannot profitably use him.

#### Advertising Man Becomes Counselor

AND having done this, the advertising man, if he is able and worthy of his position, will become *my* advertising man—my advertising department—my counselor and advisor. It may then prove that a few thousand copies of that form Number 13 might, to a list of the proper people, with the right kind of letter, and followed up in a planned, definite and tested way, be the medicine my business needs. There may be a condition in my office that is common in Chicago, or Detroit, or in hundreds of places, so general that the same prescription that has cured some other similar condition will tone up my agency. I'm broadminded enough to know that quinine cures chills and fever in California as well as in Missouri—but I must know that my counselor would recognize business chills and salesmanship fever when he sees a case.

When, in fact as well as in theory, the advertising department of the *company* has become the advertising department of the *agency*, it should be charged with the planning of the agency advertising—in its broader, more important aspects, from budgeting the expense to the writing of the copy and the follow-up. This advertising man will go at his job, knowing full well that before this company he represents can profit a nickle, the local agent must be benefited. This advertising man will not measure

his work by direct traceable results alone, for in this insurance business the tangible results are more than likely to be the incidental returns and the heaped-up measure. The growth and progress of the agency over the years, the noticeable increase in good will, the saving of time in interviews, the general feeling of going ahead, are the important attributes of successful agency advertising.

#### Sit Down and Work Together

AND unless the man of the agency charged with its advertising, and the advertising man selected to work with the agency (though associated with some company), can sit down where and when plans are made and work together, there can be no real advertising cooperation and no outstanding accomplishment.

From the inquiries made by other local agents throughout the United States, we believe that our consistent advertising has been outstanding enough to attract general attention. Not every advertisement we have put out in the last several years has been a bull's-eye, but very definite progress has been made, because, I am happy to say, we have had such close personal contact with the advertising head of one of our companies.

Now and then the executives of our agency and our company advertising man get together and take stock—advertising-wise. The plan which I have urged in this letter should stretch out over the years to come, and take form and substances, so that we (I mean the agency and the company) know what we are trying to do. We may reach our mark—we may fall short; but there is an element of personal, man-to-man contact which has made this work good fun as well as profitable business.

## Advertising as an Aid to Salesmanship

By N. P. BARTON, Agent at Mercedes, Texas

Mr. Barton emphasizes the statement made in previous chapters that agency advertising serves primarily as an introduction to prospects—that it makes it easier to secure an entree and to walk out with an order. He says, "We find that all of our personal work is made much easier on account of the printed introduction that has preceded it."

**I**NSURANCE merchandising is being standardized more each day in the eyes of the buying public by carefully prepared advertising in the daily press and the magazines, followed, of course, by samples or illustrations of what the agent has to offer—namely, the contract.

Constant advertising is very essential in order to keep one's wares before the public, for the public craves attention and service all the time. Advertising, both local newspaper and direct, more or less creates a temporary demand in the mind of the insuring public, and where the advertising campaign is diversified as to lines, a solicitor can usually place a contract with the prospect, once he becomes a customer. Pound hard and loud the many advantages of the several lines.

Owing to persistent advertising, when a person in our community thinks of insurance he thinks of our agency first, because he sees its name everywhere. When people read the local newspaper every week they find our message always on the same page. These ads may not bring many direct results, but that their effect is felt is shown by the many unexpected comments heard on some particular advertisement, and by the readiness with which people approached on the matter of insurance indicate their understanding of who is asking for their business.

We make every effort to lead people to think "insurance." In addition to and supplementing our newspaper advertising, we frequently, at regular intervals, circularize the community, and no

fire ever occurs in this vicinity without this agency being represented. Such occurrence is followed as quickly as possible by special post-cards (sent to mailing list addresses always on hand) from us, warning the householder that it may be his turn next.

## Rain Insurance Interested the Elks

**W**E have found that advertising, newspaper and circular, will boost the rain insurance business in this agency. Our local lodge of Elks has a membership of nearly two hundred, and as all were interested in the financial outcome of the boxing exhibition, it brought home to them personally what a good thing rain insurance proved to be for the lodge. This naturally led to the inquiry: "If it was so satisfactory in protecting the lodge from loss, why can it not apply in an equally satisfactory manner to my own business?"

In addition to arousing the keenest kind of interest in the members of the lodge, the whole community was equally impressed. The coming exhibition had been a matter of town talk for some time, and as rains had been prevalent prior to the night scheduled, there was naturally an interest manifested as to how the Elks would come out financially on the affair. When a steady drizzle fell all day, predictions were numerous that lodge had gone badly on expenses and was in the hole. Therefore, when the advertisement appeared in the *Tribune*, an extraordinary amount of favorable comment was caused over the unexpected outcome and the good fortune of the lodge in protecting by insurance against disappointing weather conditions.

Rain insurance was extremely hard to get going. Only a few merchants would take hold, and then only for a day or two at a time. Some merchants were skeptical and would almost order an agent out of their stores for talking about such a contract. These, as well as others, were pounded with direct advertising right along. Then the Elks collected! The talk of the town! The big ad appeared showing photo of the draft. This cleared the minds of the skeptics.

I dropped down-town on a drizzling Saturday night after the advertisement appeared and sold three of these doubting merchants monthly coverage rain policies; and a fourth that I hesitated to

interview sent in an order voluntarily for a rain policy. A church bazaar and the Council of Women also sent in their orders for rain coverage, unsolicited.

#### Direct Advertising

**A**NOTHER illustration: Two years ago it was difficult to sell a certain customer a \$120 accident and health contract. The following Thanksgiving that same client was sold a \$20,000 life insurance contract. Direct advertising from the local agent three to five times per month, assisted by copy from the company advertising department, led to a five-year farm policy, premium over \$500. We did not stop, but kept on pounding louder all the time. Advertising literature and exhibiting receipts covering payment of rain losses developed my very best customer in this line. He takes rain insurance for the whole month for several lines at several locations, premiums averaging \$900 per month.

Now, mind you, two years ago this client did not have life insurance, accident or health insurance, fire or tornado insurance on his fine home, and knew nothing about rain coverage. He is well provided for now, having been largely influenced by advertising coupled with up-to-the-minute service.

When the tornado season opens, advertise hard, direct and indirect. In this way the coverage will stay sold, with few additions. Otherwise it has been our experience that only about 10 per cent would be renewed, with no additions.

The word "service" has no more appropriate application than to the watchful vigilance of a resourceful insurance agent to the interests of his clients. Anticipate the wants of your clients; show an interest in your customers in getting them to protect themselves.

#### "Constantly on the Go"

**W**E have found that advertising, newspaper and circular, will serve only as an introduction to our prospects. They have constantly seen our name before them in print. When the name of this agency is spoken of, they know without being told that our business is insurance. With the introduction thus accomplished, it remains for us to develop the lead into a business-making propo-

sition. We find that we must keep constantly on the go, never neglecting any possible prospect. Just as it is impossible to make friends without knowing them further than in introduction, so we find it to be impossible to secure very much business merely by introducing ourselves through the printed medium. Personal work and solicitation must follow, but we do find that this personal work is made much easier on account of the printed introduction that has preceded it.



## In Five Years I Built Up a Premium Income of \$60,000

By L. C. CLARKE, Agent at Stony Brook, N. Y.

This is a remarkable account of a local agency success in a relatively small community—a story of what aggressive sales methods have accomplished. Mr. Clarke's article is a reminder of the fact that a great many things are never sold because people have never been asked to buy them.

**I** STARTED in business in Port Jefferson, N. Y., a town with a population of about 3,500. There was no agent in the community who maintained an office exclusively for the writing of insurance, and I found upon investigation that most of the local agents were men who devoted only a small portion of their time to this work. They were not, therefore, thoroughly conversant with certain underwriting practices. It is also true that when any one wanted insurance he had to go to the homes of the various agents in order to secure a policy.

As a matter of fact, I was severely criticized when I rented my first little office at \$10 a month. Local residents said to me, "You won't even make your rent money; there are fourteen insurance agents in this little town already."

My answer was that if there were already fourteen we would add one more just to make it an odd number, and we would see what we could do to educate Port Jefferson to the advantages of buying *complete* insurance. "You may be sure of one thing," I said, "and that is that I will not try to rob my competitors of the business they've already obtained."

### Started from Scratch

**I** DID not buy out an agency but started from scratch, and I'll confess that it was several months—in fact, it was nearly a year—before I got any business worth mentioning. But the second year I found that there was real money to be made in the insurance business and I started out to solicit.

I made up my mind that the insurance business never had been solicited in our village and that it needed to be, so I went out and made a canvass of the local business men and asked them how much insurance they were carrying. If I found out that they were not properly insured or were coinsurers, I explained the 80 percent coinsurance clause to them and showed them the necessity of insuring up to 80 per cent. I explained clearly what would happen in the event of a partial loss.

I found that many of our business places were about half insured, and in most cases I was able to increase the insurance from twenty-five to fifty per cent. Naturally, the fact that I explained the coinsurance clause to them gave them confidence in me and encouraged them to give me their lines.

### Secured Rate Reduction

**A**FTER obtaining the first line, I explained to my customers the importance of having one man handle their business, pointing out that one man who made a business of insurance could afford to devote much of his time to important risks and could in many cases secure a rate reduction by giving careful study to the property.

"Here," I said, "if you give a thousand to me and a thousand to some one else and in this way distribute your insurance, no one is going to get enough to pay him to do any actual work for you."

I succeeded in securing enough business from several of the assureds to warrant my working on their respective properties and I actually did secure substantial reductions. There was one case where I obtained a reduction on a garage from \$4.90 to \$1.90. Naturally the work that I put in for customers resulted in their doing a great deal of talking and word-of-mouth advertising for me, and my business gradually grew until now, at the end of the fifth year, I am proud to say that I have a premium income of \$60,000. This includes fire, casualty and automobile lines.

### Went Out after Business

**I** WANT to impress upon you the fact that I did not sit in my office and wish for business. I went out and made a house-to-house canvass, and this being a small town, I knew every one whom

I called upon and talked with him in a personal way and discussed his insurance. I have never written a line for many of these people, but that has not deterred me from trying to, and I have always taken pains to tell them why it will be to their advantage to place their insurance in my office. In my selling I always make a point of boosting my competitors, for I am glad to say that they are all fair men.

I, personally, am sold on insurance and that is half the battle. I love the business and the companies I represent, and it is a pleasure for me to sell insurance for companies that I know will stand squarely behind me. In fact, I attribute my success to a great extent to the choosing of companies that I can depend upon.

It may be of interest to you to know that I had no previous business experience. The methods I have outlined are simply what my judgment and common sense have dictated, and I am glad to say that they have proved successful.

## "I Added 300 New Policies Last Year"

By J. L. TAYLOR, Agent at Chanute, Kansas

Here is an agent who admits that he never expects to own a big business but says that he does desire to own a "good *little* business" that is well cared for. An agent who builds along these lines and who advertises as effectively as does Mr. Taylor will find that some day he will own a good *big* business that it well cared for.

**I** BELIEVE it takes continual effort along one line to make success. It might be in order to say here that our town, Chanute, Kans., in the southeastern part of the state, has a population of about 12,000, with a railroad division and several industrial plants. Only one of these plants, however, is particularly large. There is not much chance for an agent to write large lines, so he has to be content with a lot of small policies.

There are some twenty agents representing nearly one hundred different fire insurance companies, besides casualty and life companies. Seven or eight agencies make fire insurance one of their principal lines. This results in real competition, and it is necessary for a fire agent to go after other lines.

Until about 1920 I pushed real estate and loans, but then I found that it was the commission on insurance renewals that made it possible to pay expenses during quiet times, so I decided to give more time to insurance.

### An "Old-Line" Enthusiast

**P**ERMIT me to say that I am a strong believer in old-line companies. I do not want to make a mutual or reciprocal out of my business, nor do I care to be a partner in the other fellow's business. I want to retain my identity. I have never sold mutual insurance but succeeded an old agent who did, in the '90's. He lost a-plenty and urged me to keep out. Then, too, I have seen other agents who have suffered recently.

One of the best practices I have employed (this was taught me by a good mother thirty years ago) is to be absolutely honest and fair with every one, regardless of whether others ever know it or not. Another principle that I work on is to render service first, then consider my business later. I never expect to own a big business, but I do desire a *good little* business, well cared for.

I believe in advertising. I use "locals" in the paper mostly, but also have attractive signs. I have a slogan, "Insure It with Taylor." This runs daily. On the left door of my auto are the same words. This can be read as my car passes on the highway.

I talk fire prevention in the schools at times and welcome any one who calls at my office for advice or assistance. Many come. Some are new agents wanting help in issuing policies; some have to have the coinsurance clause explained; some want rates reduced.

#### Watches Expirations

**I** MAKE a note of any expiration that passes through my office. I watch for possible added coverage. A farmer may need only a small amount on grain. If I meet his needs on this, other business follows.

I have, with the assistance of the Inspection Office, helped a dozen or more to eliminate hazards and get a substantial reduction in rates. This always brings more business that stays on my books. By working with the school board I helped effect a substantial saving in rate which brought me additional business.

When I know of removals or sales, I see that proper endorsement is made on the policy. Prompt settlement in small losses does much good. I go at once when the loss is reported. Human nature is such that a man wants immediate attention when a loss is sustained. Usually I am called about the time a fire is out and most of the excitement is over. The agent looks better than he ever did before. Most of the crowd is looking for him, too. That sign on my auto, "Insure It with Taylor," makes a hit as the fire department leaves.

I recommend what I think should be done and assist in protecting the property. Yesterday morning at 7:30 a fire burned a five-foot square in the roof of a dwelling. The assured reported the loss about 8 a. m., after the fire was out. I have an emergency

man who went at once and repaired the roof. The claim was settled for just one-third the fire chief's estimate of the damage done.

My companies and their field men render me much service. It would be impossible for me to succeed without their cooperation.

Learn well the work that you are doing; give and demand a square deal; stand by your convictions; render service before you ask for pay—these simple principles lead, I believe to permanent success.

## Diamonds in the Rough

By W. M. McCrory, Agent at Jacksonville, Florida

In 1912 a new insurance agency was organized in the city of Jacksonville, Fla. In 1923, this agency had a premium income of over \$1,000,000. This office, the W. M. McCrory Company, has agents throughout the entire state and prides itself on maintaining one of the finest Engineering Departments in the South. Back of and responsible for the remarkable growth of the organization is the author of this article. He is a man who believes that everything is possible and who has had faith that the same methods that have built other successful concerns will build a leading insurance agency. There is no standard prescription that will make it possible for any agency to attain a million-dollar premium income in eleven years, but Mr. McCrory tells in the following article some of the things that in his mind are essential to agency progress.

A BOER farmer saw a small boy playing with a glittering fragment of rock and bought it from him for sixpence.

The farmer sold the fragment for twenty pounds. The second buyer disposed of it for five hundred pounds and opened up the famous Kimberly diamond mines.

Every town, every block of property, is full of glittering rocks of insurance possibilities—rocks that, when carefully cut, will disclose the finest of diamonds. We know that this is so, as we have experimented in Jacksonville and are rather proud of the large collection of precious stones that we have amassed.

The uncut diamonds—the glittering rocks that we have found—have been the unwritten lines that are usually overlooked, the lines that are often misnamed “side-lines” but that with us have come to be main lines. I refer to such coverages as rain insurance, use and occupancy or business interruption insurance, rent insurance, live stock insurance, hail insurance, sprinkler leakage insurance, and a dozen casualty lines.

Far be it from the McCrory office to claim perfection in unearthing these opportunities, but in my opinion our activity along these lines has been one of the principal reasons for the growth of

our agency from nothing in 1912, to an office that had a premium income of over \$1,000,000 in ten years and is growing all the time.

We have gone after everything, and if we ran across some rocks that didn't sparkle, we rubbed them until they did. In my opinion, one of the greatest mistakes made by the average agency office is the overlooking of business that lies just around the corner—not that the agency is uninterested in securing more premiums but simply because the complete insurance requirements of the insured are not given careful study.

I am a firm believer in a well planned follow-up system—in a card index that will show exactly how every policyholder stands, what lines he carries and what lines he ought to carry. Every agent can work out such a system to suit his own territory. An agency located in a farming community will have a very different problem from the agency in a manufacturing town or in the suburb of a big city. An analysis of a territory along these lines will disclose such wealth of insurable interest that while a competitor is worrying about some line that may be on some other agent's books you can write a dozen lines by picking up uncut diamonds.

By keeping in close touch with our policyholders we have covered a very large percentage of the manufacturing risks on our books with use and occupancy insurance. In order to do this we have studied our assured's business in considerable detail and found out exactly where and how a fire would affect production. From the information obtained by our engineers we have been able to show our clients clearly the advantages of Use and Occupancy coverage and after the preliminary work has been done it has been simply a question of drafting the policy to suit the risk. Particularly do we stress the need of insuring all fixed changes. Policyholders are, we believe, until they have been sold all of the lines of which they are logical prospects, still mere “diamonds in the rough”, material for the skill of a master workman.

## What Advertising Has Done

THERE is another important reason for the growth of our agency and that is our advertising. Advertising is the force that like a great stream of water at high pressure, tends to wash the

rough diamonds from the ground. Frankly, it is hard for me to conceive of an agency's going ahead as it *should* go ahead unless a consistent program of advertising is followed.

Our budget includes advertising just as it does salaries and office supplies. We believe that advertising is as essential to our business as are the policies that we receive from our companies, and we have been converted to this belief by the actual results from an advertising program carried on over a three-year period.

Advertising must be consistent. Satisfactory results cannot be obtained from an occasional big display. A "splurge" now and then is good but it's the constant use of a diversified message that counts. Our own experience shows that good window displays and daily newspapers secure the best results. Billboards help but we have found them costly, and unless they are illuminated, half of their value is lost.

At the present time we are investing in advertising in the Sunday *Times-Union* and the *Jacksonville Journal* on Tuesday and Thursday evenings. Our advertisement is two columns wide and nine inches deep and we are using a design that stands out head and shoulders above all of the other advertisements in the newspaper.

The copy in our standard border is changed each time the advertisement is run, and at present we are featuring the various lines that we write—from fire insurance to life insurance for dogs. Naturally, we do not expect to insure enough dogs to pay for this particular advertisement, but the prestige that results from this sort of copy is invaluable.

In mentioning our own advertising I want to emphasize the advantage of making full use of the service that the companies are prepared to offer. Admittedly, an organization that specializes in advertising work and that is busy planning and creating advertising every day, is well qualified to advise and assist local agents. That advice and assistance should be sought and welcomed.

## How to Develop a Profitable Insurance Business in a Small Town

By R. T. GROOM, Agent at Murfreesboro, Tenn.

Mr. Groom's agency was organized in 1919. During 1920 the premium income took a 443 per cent jump over the first year, while succeeding years showed better than a fifty per cent increase over the preceding twelve months' period. "Persistent advertising and the rendering of the best service possible to our clients" are the causes to which Mr. Groom attributes the growth of his business.

**I** AM inclined to believe that building a profitable insurance business in a small town is the same (method in building) as in a large town, except that the ratio is reduced in proportion.

If I were able to really give you a formula I would only need to have it copyrighted and quit the insurance business and live off the income from my copyright. Possibly a method that would succeed in my town would fail in yours. However, I am willing to outline to you a few things that have been beneficial to me.

Be a progressive citizen, support your town, boost it, trade in it, live in it, work for its betterment in every way. Exercise your suffrage rights, but never play politics. Be a regular attendant of church, but never use your membership in business. Use your Church, Lodge, and Club as a Church, Lodge, and Club. If you are a member in them to secure business, get out. They don't need you. Don't loaf on the streets. If you don't have any work to do you are a dead one. Better sell out and leave.

Advertising in some way or other spells the success or failure of any business. A successful advertiser makes a success in any line of business. The first requirement to be successful in any vocation is to be thoroughly sold on your undertaking. After you are sold, then sell yourself to the public.

### Advertise

**B**E a persistent advertiser. So advertise that a letter without any address but "Insurance Agent" will be put in your box. Your own initiative will help. Three years ago I received a card from a

friend in Japan requesting the renewal of a policy. I immediately inserted an advertisement in the paper with the caption "Doing Business in Japan" and I reproduced the card from my friend. This created a great deal of favorable comment.

Try to so advertise your business that the average citizen, in thinking of insurance, thinks of your name.

The article we sell as insurance agents is one of the most important items in the other fellow's overhead expense. Ninety per cent of our clients figure the initial cost, unless shown, when placing their business. An insurance salesman has practically no advantage over his competitor in pricing his product (the policy) to the customer.

That being true, a big percentage of our business is placed with John, Henry, and Sue. It is therefore up to us to show our client that buying the policy is the least of his worries, and the initial cost may be negligible in case of loss. Show him that you are equipped to be his insurance adviser. If you get a client like that, don't sell him something he doesn't need, for the temporary commission. In the end you lose.

#### Forget the Commission

**T**AKE care of your clients' requirements without regard to commission. Bear in mind that every customer on your books has a friend who is not on your books, possibly, and if you can so render your service, this client will add others. Example: A man not satisfied with his rate recently called me over the phone, asking the rate on a certain piece of property. I did not say five per cent. I said, "I will be right over to see you."

I asked for his contracts. Examining them, I explained to him that he could get the same protection cheaper with a few minor changes in his contract. Result: A saving to the assured of several hundred dollars, and a new client. This occurred about a year ago. I have added four new clients with premiums of over \$2,000 as a result of that saving to the other fellow's client whose business should have been properly written in the first place.

Insurance with its many forms of protection presents a varied line of thought. This is one of the most interesting parts of the business to me—the variety of packages made by the same machine.

Have a thorough understanding of as many lines as possible and a talking knowledge of every line. Study your business continually. It progresses. Do you?

Study your clients. Some like to be visited regularly. Others prefer to call you when you are needed. Keep your clients posted along every line possible. If a new policy is placed on the market, explain it to all your clients that may be interested. You can tell. If a client is entitled to a reduction in rate, advise him explaining the necessary steps to take to secure the reduction. If a client's rate is reduced, don't give him credit. Mail him a check, explaining the cause.

#### Instant Information

**T**HE amount of service your office is able to render gauges your public service. Don't hesitate to spend money in your office if your service will be increased. Your office should be so arranged and equipped as to give any of your clients instant information about any insurance of theirs. Don't equip your office for five hundred policyholders and expect to serve a thousand. As your clientele increases, increase your facilities for serving them.

Don't try to get a monopoly on the business in your town. Most towns have a lot of folks in it with whom you don't want to do business. However, if you find an agency for sale, buy it. If it is in good standing it's a good investment at the usual price. After buying canvass your new clients, explaining the change, and show the service you are rendering others, explaining that they will receive the same service.

If you lose a client, find out why, and try to avoid a repetition with others. Don't be too exacting of promises made you. Circumstances may have changed. If you relieve the other fellow of a promise made, when he asks you, he takes it as a personal favor and in the end you gain.

Don't fail to render a favor to the fellow that does business with your competitors. Learn as much as possible about him and his requirements. It may be that his forms, rates, or protection are not what they should be. I have a case in mind that illustrates my meaning. One man had never given me any business, stating that his service was satisfactory. I found that by his spending ten dollars he could reduce the cost of his fire insurance twenty-five



per cent, or about \$700. This was called to his attention without mentioning to him that I wanted his business. He made the correction and is now one of my largest clients without any further solicitation.

#### The Other Man's Client

**A**FTER serving your own client, serve the other fellow's. The chances are that some form of service can be rendered every policyholder in your community, whether it be fire, casualty, bonds, or some other form of protection he is buying. If you can beat your competitor rendering such service, you win. If he beats you, you lose.

If your client has a loss, give more attention to it than you did in securing the business. I was recently interested with four other agents, in a loss. The morning following the fire (they usually occur at night, you know), I explained to the assured the steps to take. He carried out instructions. The adjuster came. He called every interested agent. I went to the assured and asked him if he needed me. He said, "If you have time." I stayed. His loss was adjusted quickly because he had complied with the contract. Result: He immediately reopened his business and placed ninety per cent of his business with me, stating that he appreciated my help in his adjustment. Previous to that time, I had thirty per cent of his business.

Be interested in your client's business. If possible, be able to talk about his business. If you have a suggestion, he appreciates it. Don't tell him how to run his business. If you knew, he would hire you.

If anything unusual happens in your town, make capital out of it. A practical demonstration is better than theory. Practically every form of policy you sell has a local demonstration sooner or later. Take advantage of it.

The scientists tell us that life is destroyed for life. But in man God created an image of himself. That being true, man longs for and strives for higher ideals. If you are able to give a little better and a little more service than your competitor, you win.

### But Some Day I May Quit Farming

By LEO G. MURPHY, Agent at Augusta, Montana

The following article is not published as an advertisement for the Hartford Fire Insurance Company nor for Mr. Murphy's agency. It is published because it is an extremely interesting discussion of what advertising has done in a small town for a part-time agent.—*The Authors.*

**I**T was in April or May, 1922, that I first decided that I could make some money writing fire insurance. To save my life I could think of no company except the Hartford (although later I discovered that the policy on my own house was written in another large company). So I wrote to the Hartford's Home Office and said that I would like to be appointed an agent. My letter was referred to Gilman Camp, the State Agent at that time, and about the first of September, 1922, he called on me and agreed to appoint me local agent. I started writing fire insurance about October 25, 1922, and I wrote \$340 during the remainder of 1922.

I next began to wonder how I could get all the people to know that I was writing fire insurance and I decided to advertise, as I had read a good deal about advertising in *The Hartford Agent*. I at once placed an advertisement in the local paper and then got in touch with the Advertising Department of the Hartford. Ever since then they have written nearly all my advertisements for me, except when something of a local nature called for an emergency advertisement, which I have written as well as I could.

Every issue of the local paper carries an advertisement of mine.

Every one who sees the pictures at the local movie knows I am the Hartford agent in Augusta.

When I write a check, the outstanding point is my advertisement.

Whoever gets a letter from me knows before he opens it that it's from Murphy—THE INSURANCE MAN.

When the women play cards they use my scratch pads to keep tally on and when the men write memos, they use them too.

It's hard to go anywhere and not find one of my advertisements and it's harder still to find a person within 50 miles who doesn't know Murphy—THE INSURANCE MAN and Murphy—THE HARTFORD AGENT.

The kids in school use my blotters and they are always asking for the "nice little stickers" I have.

The eighth grade teachers use the booklet, "The Fire Insurance Contract," with my name on it as the text for their class, and each child knows where he can get a copy of it for the asking.

Whenever you come to a bad curve on the roads around here, you will see a sign which reads: "*BAD CURVE, See THE INSURANCE MAN, Leo G. Murphy. Hartford Insurance.*" Of course, I am always writing personal letters to get lines on new business. My car can never be mistaken, as it always carries a Hartford advertisement.

#### Money Talks

**P**ERHAPS you wonder how I know that advertising pays? Figures talk! The first year that I wrote fire insurance and did not advertise I wrote \$340 in premiums. Then I began to advertise and in 1925, I wrote \$2,500 and in the first eight months of 1926, I wrote \$2,740. I have proof that over half of that business came to me through advertising.

A widow here saw the Hartford film, "To Burn or Not to Burn," shown in the movie house. The next day she looked me up and told me she did not have enough insurance and wanted me to come right up and insure her home. While talking with her, she also mentioned that I had better go out to the farm she owned and look over the buildings and see how much insurance she needed on them. That film brought me two policies that I know of, and no doubt others could be traced to it. A merchant recently told me it was almost impossible for him to get me off his mind, because every time he saw me he thought of the additional insurance that he knew he needed. Needless to say, he now carries enough insurance so that he does not have to worry.

I have mailed Hartford blotters to the Governor's office regularly, and a letter at the opportune time brought me a policy on the State Capitol.

Those five window pictures that I get every month are a great help to me; they keep people thinking about what might and often does happen. My advertising has so impressed property owners that they come to my agency and ask for Hartford policies because they say, They're best—this in spite of the fact that I also represent two other companies.

#### Advertising Triples Business

**I** HONESTY believe that any Hartford agent can put on an advertising campaign and inside of one year triple his business. It need not cost him over 5 percent of his premiums, and if he will keep it up, his business will increase materially each year. When I started in the insurance business here there were six agents. Now although there are only four of us, I know positively that I write far more than all the others put together. They do not advertise.

It is absolutely necessary to keep an up-to-date mailing list. This should include the persons for whom you have written insurance as well as those you hope to have on your books in the future.

When I was a lad attending school, 30 years ago, I used a Hartford ruler, round on one edge and flat on the other. It was made of tin and painted green with a hole in one end to hang it up by. That is how I knew where the Hartford Home Office was when I wanted to start in the fire insurance business. Also remember that I am a part-time agent; that is, I live three miles from town and farm my own place—but *some day I may quit farming.*

## APPENDIX C

### The Insurance Advertising Conference and Its Accomplishments

INSURANCE advertising developed in response to a spontaneous demand, and insurance advertising men knew not where to turn for guidance. They had no text book, no "experience tables", no files of information. The situation was as difficult as the establishing of a rate for a new and untried coverage. What was more natural, therefore, than that those engaged in such a highly specialized endeavor should look to one another for counsel.

As early as 1922 and in the spring of 1923, several informal meetings were held in Eastern cities, at which perhaps a dozen company advertising men discussed the problems that confronted them. They helped each other as best they could.

In 1923 the Associated Advertising Clubs of the World held an international convention in Atlantic City. The pioneers in insurance advertising were there but they constituted a lonely group. All around were men discussing the advertising of all sorts of commodities and services—from beans to banking—but not a word was said by any speaker about insurance, and little was said to inspire the representatives of the insurance companies. Nothing daunted, the insurance men, representing fire, life and casualty companies, arranged their own meeting and the idea of perfecting a permanent organization was put forward. Then and there the Insurance Advertising Conference was born.

A constitution was hastily drawn, making the newly formed organization international in scope. Members were fixed by the by-laws as "Class A" and "Class B". The "Class A" membership was to hold the voting power, and was restricted to insurance company officials or those actively in charge of company's advertising, and to care for other interested individuals an associate or "Class

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B" membership was created. Also from the outset the membership has been automatically divided for study purposes into fire, life and casualty divisions.

Local and general agents are eligible to "Class B" membership. Two local agents were charter members: Fred Hickman, of the J. C. Adams & Company Agency at Atlantic City, N. J., and T. D. Faulkner, of T. D. Faulker & Company, Hartford, Conn.

So important has this organization become that the first officers may well be listed. They were:

*President*, LEON A. SOPER, Manager of Sales Promotion, Phoenix Mutual Life Insurance Company; *Vice-President*, EDWARD A. COLLINS, Advertising Manager, National Surety Company; *Secretary-Treasurer*, J. W. LONGNECKER, Advertising Manager, Hartford Fire Insurance Company; *Executive Committee*, CHAUNCEY S. S. MILLER, Advertising Manager, North British and Mercantile Insurance Company; CLIFFORD ELVINS, Advertising Manager, Imperial Life Assurance Company of Toronto; HARRY A. WARNER, Advertising Manager, Maryland Casualty Company; STANLEY F. WITHE, Advertising Manager, Aetna Affiliated Companies; CLARENCE A. PALMER, Advertising Manager, Insurance Company of North America; E. L. SULLIVAN, Advertising Manager, Home Insurance Company; LUTHER B. LITTLE, Manager of Publications, Metropolitan Life Insurance Company; and Miss E. L. EVERETT, Advertising Manager, Federal Surety Company.

### The Purpose of the Conference

SUPPOSE we turn to a trained observer for a statement of the purpose of the Insurance Advertising Conference. The *Insurance Field* (issue of June 14, 1924) said in its report of the organization:

"Opinions gleaned from insurance advertising men who attended the meeting and helped organize the Conference indicate that the organization can be of great assistance in helping to place insurance advertising on a parity with the organized advertising of other big businesses. As one man expressed it, insurance advertising has so far in its average lagged way behind the average of other important businesses—although in a few individual instances it can and does measure up with progress in other advertising fields—and one of the important achievements of the Conference ought to be the simmering down of general insurance advertising thought and method so that in time practically all insurance advertising, whether literature, publication displays or what, will be purposefully aimed at the

same general target, instead of as today shooting in twenty different directions. That result will, of course, take some years to achieve. At the same time, it was emphasized that such a result does not mean at all the pooling of initiative and advertising brains along specific lines in insurance publicity, but rather a general similarity of understanding as to what purpose is desired and then an individual but more or less concerted attack along the desired line."

So earnest have been the officers and members of the young organization that it is now one of the most active departmentals of the International Advertising Association (the re-named Associated Advertising Clubs of the World). Presidents of companies and others who stand high in insurance circles have addressed its meetings.

Meetings have been held, since that memorable day at Atlantic City, in June, 1923; at St. Louis Mo., October 22 and 23, 1923; Pittsburgh, Pennsylvania, October 27 and 28, 1924; Briarcliffe Lodge, N. Y., June 8, 9, and 10, 1925; Boston, Mass., October 26, 27 and 28, 1925; Philadelphia, Pa., June 21 and 22, 1926; Detroit, Mich., October 18 and 19, 1926.

At the semi-annual meetings, or conferences, matters of common interest have been discussed by men who have proven their right to speak with authority.

The agents of America should be interested in this organization and its open meetings, for certainly whatever improves insurance advertising must in the long run make for increased premium income and a better understanding of the important part played by the agent in the distribution of insurance protection.

#### Insurance Advertising's Standards of Practice

**W**RITTEN into the constitution of the Insurance Advertising Conference were four "Standards of Practice." These will be found on the walls of prominent companies from ocean to ocean, for they have been incorporated into the certificate of membership. They are printed below, since they give an idea of the spirit in which the companies are going about the business of rendering advertising service:

#### Standards of Practice

"The conduct of the Insurance Advertising Conference and of the members comprising it shall be governed by the following Standards of Practice.

"First: Insurance is a service touching intimately the life of the individual and forming the foundation of the great fabric of industry, commerce, agriculture, merchandising and manufacturing. In advertising if we recognize the paramount importance of that greatest attribute of successful, efficient advertising, *Truth*; truth in statement, in illustration and in premise.

"Second: We shall at all times and in all ways encourage and promote clean, clear, informative advertising measured by the highest ideals of service to the public and fair and ethical relations with all those engaged in the insurance business.

"Third: We shall at all times and in all ways be actively constructive in all our advertising, building a better understanding of the broad principles of protection and indemnity provided by the various forms of insurance.

"Fourth: We shall endeavor to increase the efficiency of insurance advertising and to improve the craftsmanship of those of our members who create it in any of its various forms. We shall do this by close study, thorough analysis of principles and a liberal interchange of experience and opinion to the end that there may be a permanent betterment in all forms of insurance advertising."

Agents will find much that is encouraging in the spirit of this cooperative effort in the men and companies back of the organization and in the work that it is doing.

Consider the Philadelphia meeting (the advertising men call them "conferences") as an example. There were no "parties", there was no banquet, and there were only such flights of oratory as are natural to enthusiastic men telling a story that is a part of their daily life—a life they love because of its opportunity to render constructive service.

The two days' sessions were held in the Benjamin Franklin hotel, where the members were all housed under one roof. This was to prevent counter attractions interfering with the work of committees and the attendance of delegates.

Here is the program of the general sessions:

#### MONDAY MORNING, JUNE 21, 9:30 O'CLOCK

- 9:30 Address of Welcome—Vice-President Platt of the Insurance Company of North America, Philadelphia, Pa.  
Response and Announcements—President Collins.
- 10:00 "A Cooperative Insurance Advertising Campaign that Is Working"—Mr. Wallace Rogers of the Hartford Fire Insurance Company, Chicago, and Chairman Advertising Committee of the Farm Insurance Association.

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- 10:45 "Making the Most of the Advertising Space You Buy"—Mr. W. Livingston Larned, author of "Illustrations in Advertising," and Vice-President of The Etheridge Company, New York, N. Y.
- 11:30 "Monkey Wrenches, Brass Tacks and other Hardware"—Mr. Will C. Calkins, Vice-President, Calkins & Holden, Inc., New York, N. Y.
- 12:15 "Announcement Advertising Exhibit"—Miss Alice E. Roche, Manager, Sales Promotion Department, Louis F. Paret Agency, Provident Mutual Life Insurance Company, Camden, N. J.

### Luncheon

in the Lounge at 12:20 o'clock

Presiding—Mr. Chauncey S. S. Miller, Advertising Manager, North British & Mercantile Insurance Company, New York, N. Y.

Speaker—Mr. Geo. H. Harris, Supervisor of Field Service, Sun Life Assurance Company of Canada, Montreal, Quebec.

Subject: "The Advertisement—The Interpreter."

### General Session

Monday Afternoon, June 21, 2:30 o'clock.

Presiding—Commissioner Leon A. Soper, Manager, Sales Promotion Division, Phoenix Mutual Life Insurance Co.

- 2:30 "It's There If You Go After It"—Mr. Clarence T. Hubbard, Assistant Secretary, The Automobile Insurance Co., of Hartford, Conn.
- 3:15 "Type and Type Layouts"—Mr. Gilbert P. Farrar, New York, N. Y., Author of "How Advertisements Are Built."
- 4:00 "Outstanding Features in Successful Agency Bulletins"—Mr. Mansur B. Oakes, President, Insurance Research and Review Service, Indianapolis, Ind.
- 5:00 "It's the Follow-up that Counts", Mr. Spencer Welton, Vice-President, Fidelity & Deposit Company of Maryland, Baltimore, Md.

### Luncheon

In the Lounge at 12:30 o'clock.

Presiding—President Edward A. Collins.

Speaker—Mr. Charles H. Holland, President, The Independence Companies, Philadelphia, Pa. Subject: "Newspaper Advertising—Can It Help the Insurance Business?"

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### General Session

Tuesday Afternoon, June 22, 2:30 o'clock.

Presiding—Vice-President W. W. Ellis, Manager Sales Promotion Department, Commercial Union Assurance Co., Ltd., New York.

- 2:30 "Blotters—an Expensive Habit, or a Selling Investment?"—Mr. Franklin Dorset of Messrs. Whittet & Shepperson, Producers of Direct Mail Advertising, Richmond, Va. Questions and Discussions.
- 3:00 "The Insurance Advertising Exhibit"—Mr. Thomas J. Mulvey, Dean, Charles Morris Price School of Journalism and Advertising, Poor Richard Club, Philadelphia, Pa.

It was at the Tuesday morning group meeting that the fire insurance home office representatives and local agents tackled some of the particular problems in that field. Stenotyped reports were made of every word said, for insurance advertising is benefited by these meetings where many actual experiences are recounted.

The following questions were presented for discussion:

9:00 A. M. Tuesday Morning, June 22, 1926

Subject:

A: What company advertising has done for me.

B: What I need in the way of company advertising or advertising help.

A discussion based upon 10-minute talks by local agents attending the group session, many of whom had been invited to contribute from their experience and opinion.

10:00 A. M., Tuesday Morning, June 22, 1926

"Subject:

What advertising help and cooperation can a company advertising department give a broker that will be helpful to the broker and profitable to the company?

Discussion led by Archie G. Hall, now Editor of the Insurance Advocate and a successful broker.

"10:25 A. M., Tuesday Morning, June 22, 1926

"Subject:

How many pieces of advertising—booklets or folders, for instance—should a company have for a given kind of insurance?

Discussion led by W. Warren Ellis, Manager, Sales Promotion, Commercial Union, New York, N. Y.

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"10:50 A. M., Tuesday Morning, June 22, 1926

"Subject:

What is the yardstick for measuring the effectiveness of advertising material; the reaction of the local agent or new business secured?

Discussion led by David J. Buckingham, Publicity Agent, Springfield Fire and Marine Insurance Company, Springfield, Mass.

"11:15 A. M., Tuesday Morning, June 22, 1926

"Subject:

Does the fire insurance business need advertising men who can also plan sales campaigns—actually selling insurance in a pinch?

Discussion led by Clarence T. Hubbard, Assistant Secretary, Automobile Insurance Company, Hartford, Conn.

"11:40 A. M., Tuesday Morning, June 22, 1926

"Subject:

What is the big idea in the advertising of the fire insurance business right now?

There are many things that worry these advertising men; problems as yet unsolved, as will be seen by the following questions listed for discussion if time had permitted:

"How much and in what manner should a fire insurance company's advertising department work along purely educational lines to train and equip local agents.

"Would a standard form of budget control be helpful if adopted by the companies? Should subscriptions, fees for hand-book and directory advertising, charts, donations, blotters and legal publications be handled in some manner?

"Would it be advisable for this group to go on record as opposed (as a matter of policy) to one company following another in a given form of advertising, such as maps, bridge score cards, novelties, etc.

"Is the tendency of daily papers to establish insurance columns, insurance departments and sections a matter that needs the attention of the advertising managers of the first insurance companies?

"Is there a future worthy of thought in messages of one sort or another to property owners—especially by company house-organs?

"Is there such a thing as sectional differences in advertising, or is copy that is good in Maine good in Michigan, or does Colorado react differently from Connecticut?

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"How big is the advertising man in the insurance business? What are the limitations in front of him? Is he growing and meeting the demands of changing conditions?

"Is there any tried and proven way in which an advertising manager can prevent or reduce gross waste of advertising material sent to agents?

"To what extent should the company's Special Agents be asked to cooperate with the advertising department?"

Fred Hickman, local agent (the same Hickman who helped organize the Conference three years before), was on hand to discuss the first proposition from the local agency point of view. He represents fifty companies and can write 146 varieties of insurance. The following extracts are taken from a report of the session printed in the June 26, 1926, issue of *The Weekly Underwriter*.

Mr. Hickman said:

"The national advertising, as done by several of the large fire insurance companies, has been a benefit. Should a man ask an agent what company policy he is going to be given, the agent is assisted if he has in his office a company that does national advertising and which is known generally. If the assured is familiar with the name, that is enough.

"Companies are interested in building their reputations. I doubt if that (referring to national advertising) produces any large amount of business for any one company; it does do much for the business as a whole. Instead of talking so much about company, why not say more about insurance—more educational work—to increase sales generally?"

On the closing topic, "What is the big idea in the advertising of the fire insurance right now?" the Atlantic City agent's views are timely. He is reported as saying:

"Get the local agent more interested in advertising by letting him pay for it and distribute it; that would avoid waste. There are many places where certain lines are undeveloped; concentrate on them. The difference between fire losses here and abroad is largely one of the personal element. We are more careless here, but our buildings are not so much worse than those in Europe. In Atlantic



City we have a low fire loss although we have a high potential hazard. That is because the people there have a sense of their responsibility and know that the hazard exists.

### The Holcombe Trophy—A Reward of Merit

INSURANCE companies look for their reward for the advertising they do in the development of the business of their local agents. One of the conspicuous features of the Insurance Advertising Conference is the annual competition for the Holcombe trophy—a beautiful silver cup put up for competition by the late John M. Holcombe, former Chairman of the Board of the Phoenix Mutual Life Insurance Company.

The way in which this came about can best be told by Leon A. Soper, Manager of Sales Promotion of the Phoenix. Mr. Soper tells the story of the gift in the following words in a letter dated August 17, 1926:

"The Phoenix Mutual advertising trophy, now known as the Holcombe Trophy, was presented to the directors of the Insurance Advertising Conference at a meeting held in our directors' room in October, 1923. This was the first formal meeting of the directors following the formation of the Insurance Advertising Conference on June 6 of that year.

"Mr. Holcombe was a very warm friend of the Conference from the start, and he immediately approved the suggestion that some sort of suitable recognition be made to the members of the Conference that would encourage efficiency in insurance advertising. As I recall it, the suggestion of the cup met with instant favor from him and he took a great deal of interest in the jury's verdict awarding this first to the Metropolitan Life Insurance Company and later to the Hartford Fire.

"The cup was given outright to the Insurance Advertising Conference with the understanding that the Conference would formulate rules for governing the award and select each year the jury of award, as it was termed.

"A copy of the rules governing competition, drawn up by a committee headed by John C. S. Miller, Chairman, is attached.

The rules governing the competition were as follows:

#### RULES GOVERNING COMPETITION FOR PHOENIX MUTUAL ADVERTISING TROPHY HELD UNDER AUSPICES OF INSURANCE ADVERTISING CONFERENCE.

##### 1. Eligibility—

Only those companies which are represented in the "Conference" and whose representatives are members in good standing may com-

pete for the Trophy. Companies desiring to compete must also have been represented in the "Conference" for a period at least sixty days previous to the date set for closing the contest.

##### 2. Material Which May Be Submitted—

A company may submit one particular piece of printed advertising matter which it has selected as its best effort; or a series of newspaper or other publication advertisements; posters, folders, stuffers, or other advertising matter; used in a campaign for a period not more than eighteen months prior to the closing date of the competition.

##### 3. Forwarding Material—

(a) *Notification to contestants of where to send material:* The Trophy Committee shall determine upon a suitable and easily accessible location where the competitive material may be received and properly stored. Information as to the whereabouts of that location must be in the hands of all members not later than sixty days prior to the date on which last material will be accepted.

(b) *Instructions as to shipping, packing, repaying charges, etc.,* etc.: All shipping and transportation charges on material containers shall be prepaid. All material must be securely wrapped, packed, crated, etc., so that the exhibits arrive in such condition as will not detract from their appearance.

There must also be forwarded with the material, written explanation presenting the basic elements taken into consideration in the planning and the administration of the campaign, or the "reason why" behind the piece of advertising.

For instance: a. The market analysis or study upon which the advertising program was based. b. Particular problems met in adapting the advertising to marketing conditions and the methods used to meet these problems. c. The objectives chosen for the campaign and why these were selected. d. The reasons governing the preparation of copy and art treatment adopted. e. Media of presentation—how or why selected. f. Distinctive characteristics of the advertising. g. Any other data enlightening to the Jury of Award. h. Accompanying the written explanation there must be a sworn statement of the results attributable to the use of the submitted material in an advertising way.

(c) *Acknowledgments of receipts:* When exhibitors notify the Jurors that material is being forwarded, within three days after receipt, acknowledgment shall be made of all packages, cases, etc., etc., to the sender.

##### 4. Final Date on Which Material Will Be Accepted—

No material will be accepted which does not arrive on or before May first of each year.

## 5. Returning Exhibits—

It is understood that no material submitted for judging shall be returned to its creator, or to the company or companies which submit it.

## 6. Judging—

The three Jurors of Award shall be responsible for selecting—according to the terms of the "Deed of Gift"—the most meritorious, successful and skillful achievement, in Insurance advertising and activity, from among the exhibits submitted.

## 7. Presentation—

At the annual meeting immediately following May first of each year, the Trophy shall be formally presented to the representative of the company which submitted the winning material or materials, or achievement. The Trophy shall be in the hands of the Trophy Committee ten days prior to the date set for presentation thereof.

## 8. Ownership Period—

The Trophy shall become the property of the company to which it is awarded for the period approximating one year beginning from the date of presentation. Any company winning the Trophy three times, not necessarily in succession shall have permanent and full possession of it. When that condition arises, a new Trophy shall be placed in competition.

## The First Jury of Award

The first Jury of Award, which at the meeting held in St. Louis awarded the Trophy to the Metropolitan Life Insurance Company, was composed of Mr. Festus J. Wade, President of the Mercantile Trust Company of St. Louis; Honorable Edward T. Meredith, former Secretary of Agriculture; and Mr. P. L. Thompson, Publicity Manager of the Western Electric Company and President of the Association of National Advertisers.

The Trophy was first won by the Metropolitan Life Insurance Company, at Saint Louis, Mo., in 1924. It was then put into competition at Boston in the fall of 1925 and was won by the Hartford Fire Insurance Company.

Since this Trophy was awarded by a committee of advertising experts in no way connected with the fire insurance business, and because the Hartford, in the opinion of the judges, made the best use of advertising during the period covered by the competition,

March, 1924, to September 1, 1925, it may be fitting here to turn to the notes regarding the Hartford's exhibit made by *Printers Ink*—an advertising magazine. If it does nothing more, this brief description of the campaign will give a picture of a comprehensive advertising plan and may prove useful to agents.

## The Winner's Statement

"Fire insurance, being a contract of indemnity and not a commodity, is sold for a premium or rate differing for different classes of risk and varying for localities. All contracts for the same risk are identical in terms, verbiage and cost, so that anything like a bargain appeal is impossible. This problem has been met by the copy stressing the peace of mind and the satisfaction of dealing with a well and favorably known company.

"Fire insurance is sold only by local agents; never by mail or direct to a consumer. This problem in advertising has been met effectively by featuring the point of contact, the local agent, and by centering the force upon him, identifying him as one man in a community whom it is worth while to know.

## Advertising Objectives

"With due and proper regard to the essential element of truth in advertising, the object of this advertising is to increase the amount of business transacted by the Hartford Fire Insurance Company.

"To accomplish this, the advertising is designed to build a better understanding on the part of the property owners of America; to lead people to ask Hartford agents for Hartford policies; to win an increasing acceptance by the property owners of Hartford policies; to inculcate in the minds of the field force, the local agents, a willingness to favor the Hartford; to cause buyers of insurance to study their needs and prevent misunderstanding and dispute by causing people to call upon Hartford agents for counsel, guidance and service, and to reduce the destruction of property by teaching sound principles of fire prevention.

## Copy and Art Treatment

"The keynote of this advertising is 'care', it is an effort to hammer care into the public consciousness until it becomes a habit. To bring about such a state of mind is a slow process, but it is a necessary thing—a vital thing for the security of the public and the success of the advertising.

"In this advertising will be found evidence of a realization that there is another side to this 'care' idea. Whatever the ultimate results, it is a splendid means for the Hartford to use in its efforts to keep its name and its willingness and its ability to serve before the insuring public.

"The copy has been written to sell an idea (since there is no commodity to be sold). It is written with the idea that a company that spends its money in behalf of the public's welfare, that takes a broad, unselfish attitude in its advertising, makes a real appeal.

"The national advertisements have been illustrated with a series of symbols, portraying fire's menace. A single figure, personifying fire, has been established, and this campaign is a part of an effort to make that figure familiar.

"The illustration, the Hellion, as a personification of fire, is continued because of its proved attention-compelling value, and while remaining the same, is capable of endless variation. The most striking thing about the illustration is what the action, pose or expression of the figure means. There will be found, especially during 1925, striking examples of the use of emotional significance quite apart from the significance built around the fire Hellion. The Hartford asks experts and students of advertising always to consider the poster designs used in its advertising, not as art, but as a form of advertising expression; not as things of beauty, but as a powerful means of putting over an idea.

#### *Distinctive Characteristics of the Advertising*

"In the tie-up, or intensifying of the advertising, the major ideas and basic designs are used month after month, and over and over. This is deliberate, not alone because of the economy of the plan, but because the reiteration strengthens the whole campaign. There is also this distinction to that part of the campaign under consideration; it is broad, rounded and encompasses all the major forms of advertising.

#### *Mediums*

"The sworn statement shows that the company makes use of practically all types of mediums. Exactly what mediums are to be used and how much will be spent is decided upon first in a conference of executives of the company called to discuss the advertising plan and budget and by conference with the company's advertising counsel.

"Mediums are divided by the company into three classes for its purposes: mediums for national copy, mediums for localized national copy, and mediums for trade announcements.

"In national advertising the company uses general periodical and farm paper space. The description given above under the heading 'Copy and Art Treatment' covers the use it makes of such space.

"Concerning other mediums, which are used to localize the company's national advertising, the following facts are set forth:

"*Window Displays.* For counter use, in windows, in corners that need a touch of color, there are the cutouts, using over again and strengthening the colored designs of previous advertising.

"*Movie Slides.* Tie-up slides that feature the design of the current advertisement are released on the day advertising appears in general periodicals.

"*Single Sheet Posters.* Many agents use displays on single sheet boards, at booths in fairs, in their windows and on their walls. These are furnished on request for special use, and again tie up the national advertising to local agents' windows.

"*Outdoor Advertising.* The national advertising is tied and strengthened in many localities by the use by agents of outdoor advertising. In this, the Hartford cooperates by supplying sketches, designs and ideas to local representatives.

"*Policy Stickers.* All tie-up is not large. There is a little policy sticker used for a long time to keep alive previous designs which is a conspicuous feature of Hartford tie-up.

"*Newspaper Copy Service.* To supplement, round out and complete the Hartford's advertising, a newspaper copy service is maintained for the benefit of local agents.

"*Cooperative Advertising for Local Agents.* Such advertising is a part of the Hartford's broad plan designed and put out to sell the local agent his rightful place in the community and by so doing, benefit the insurance business in general—in which benefit the Hartford Company will participate.

"*Fire Prevention Week.* The need for a concerted drive against the greatest of all causes of fire—carelessness—finds country-wide expression during Fire Prevention Week. This is the week in which is included October 8, the anniversary of the day on which Mrs. O'Leary's cow kicked over the lamp which started the great Chicago fire.

"The medium most extensively used at this time is display advertising in newspapers, toward the expense of which all local organizations contribute. No individual gain is derived by any contributor; public spirit fosters and furthers the drive.

"The benefit which the Hartford derives from this advertising is confined to those who contribute to the good work, and who welcome the company's effort to help combat fire even under circumstances where no direct benefit or credit is involved, and to the good that will come to all insurance companies.

"On its use of the insurance press the company says: Like other insurance companies the Hartford Fire Insurance Company uses space in a number of insurance papers. During 1925, half of the budget and space was devoted to advertising, the advertising to convince its own and other agents of the fact that such advertising is one of the things that makes a Hartford connection of unsurpassed value to live local agents.

"A special publication that the company issues for its agents under the name of 'The Hartford Agent' (described in the October Printers' Ink Monthly) is also used to sell Hartford Fire agents on capitalizing on the company's advertising.

"Results. Two statements are given on results: one by Mr. Longnecker, and another by James Wyper, Vice-President of the company:

"Mr. Longnecker's statement on results says:

"The Hartford accepts business only from its regularly appointed local agents. All credit for production of income goes to local agents and brokers and the ethics of the fire insurance business keep the home office from inquiring too closely into the causes that lead to the ceding of business to the Hartford. So no scientific effort to ascertain the actual business results has or can be properly made by the Hartford. A broad statement of results is all that can be submitted, under oath. This must be rather general, made so by the nature of the business and not by choice of the advertising committee of the Hartford."

*The Vice-President's Statement*

"Then, following this is Mr. Wyper's statement, in which he says:

"When the Hartford Fire Insurance Company started its national advertising campaign in 1909, the field had not been occupied by any other fire insurance company, and for a number of years thereafter the Hartford was the only fire insurance company conducting such a campaign.

"The company held and has continuously held since that time the conviction that advertising making a direct appeal to the public was and is a valuable adjunct to its business, and this conviction has been confirmed by its agents who have directly profited by the company's publicity.

"Our effort is to tie up the national campaign with the local advertising of our agents and to identify the agent of the Hartford as the man best qualified to render efficient fire insurance service to his community. There is abundant evidence that this effort is meeting with success, and Hartford agents are being called upon with gratifying frequency to advise school boards, trustees and others holding positions of public or private responsibility with respect to both fire insurance and fire prevention.

"Although returns from our advertising expenditures cannot be measured in dollars and cents, we are nevertheless convinced that they are important and that they will be so to a steadily increasing degree as our message impresses itself upon the public consciousness."

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